# Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 1 of 88

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
DISTRICT OF NEBRASKA	-	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this is an amended filing

# Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Charles First name  Eugene Middle name  Swalberg  Last name and Suffix (Sr., Jr., II, III)	Charlene First name  Jewell Middle name  Swalberg Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	FKA Charlene Jewell Merrill Char Jewell Swalberg Chuck Eugene Swalberg	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8791	xxx-xx-5948

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 2 of 88

Debtor 1 Charles Eugene Swalberg
Debtor 2 Charlene Jewell Swalberg

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):  I have not used any business name or EINs.  Business name(s)			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.  Business name(s)				
	doing business as names	Eddiness Hame(s)	Dadiness Hame(s)			
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		920 W 3rd North Platte, NE 69101				
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Lincoln				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  If Debtor 2's mailing address is different from you in here. Note that the court will send any notices to mailing address.				
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 3 of 88

_	otor 2 Charlene Jewell S				Case number (if known)			
Par	Tell the Court About	Your Bankrupt	cy Case					
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	Chapter 7						
		☐ Chapter 1	l					
		☐ Chapter 12	2					
		☐ Chapter 13	3					
8.	How you will pay the fee	about h order. If a pre-pr	ow you may pay. T your attorney is su inted address.	ypically, if you are paying the fee you ibmitting your payment on your beha	with the clerk's office in your local court for more details irself, you may pay with cash, cashier's check, or money f, your attorney may pay with a credit card or check with a, sign and attach the Application for Individuals to Pay			
				nts (Official Form 103A).	, sign and attach the rippheation for marriadale to ray			
		but is no applies	ot required to, waive to your family size	e your fee, and may do so only if you and you are unable to pay the fee in	only if you are filing for Chapter 7. By law, a judge may, r income is less than 150% of the official poverty line tha installments). If you choose this option, you must fill out al Form 103B) and file it with your petition.			
9. Have you filed for No.								
	bankruptcy within the last 8 years?	☐ Yes.						
		Dis	strict	When	Case number			
		Dis	strict	When	Case number			
		Dis	strict	When	Case number			
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.						
		De	btor		Relationship to you			
			strict	When	Case number, if known			
			btor		Relationship to you			
		Dis	strict	When	Case number, if known			
11.	Do you rent your residence?	□ No. G	o to line 12.					
	regiuence:	■ Yes. H	as your landlord ob	otained an eviction judgment against	you?			
			No. Go to lin	e 12.				

bankruptcy petition.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 4 of 88

Charles Eugene Swalberg
Charlene Jewell Swalberg
Case number (if known)

Deb	tor 2 Charlene Jewell S	walberg			Case number (if known)
Par	Report About Any Bu	sinesses	You Own	as a Sole Proprie	tor
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to F	Part 4.	
		☐ Yes.	Name	and location of bus	siness
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any	
	If you have more than one sole proprietorship, use a		Numbe	er, Street, City, Sta	te & ZIP Code
	separate sheet and attach it to this petition.		Check	the appropriate bo	ox to describe your business:
					ness (as defined in 11 U.S.C. § 101(27A))
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))
				•	efined in 11 U.S.C. § 101(53A))
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))
				None of the above	9
13.	Chapter 11 of the Bankruptcy Code and are you a small business described business describ		a small business debtor, you must attach your most recent balance sheet, statement of		
	debtor?  For a definition of small	■ No.	I am no	ot filing under Chap	oter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fil Code.	ing under Chapter	11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am fil	ing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Pari	4: Report if You Own or	Have Anv	Hazardou	ıs Property or An	y Property That Needs Immediate Attention
14.	Do you own or have any	■ No.		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	property that poses or is alleged to pose a threat	☐ Yes.			
	of imminent and identifiable hazard to	<b>ப</b> 163.	What is th	ne hazard?	
	public health or safety? Or do you own any property that needs immediate attention?			ate attention is why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?	
	- •				Number, Street, City, State & Zip Code

Debtor 1

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 5 of 88

Debtor 1 Charles Eugene Swalberg Charlene Jewell Swalberg

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

□ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 6 of 88

	tor 1 Charles Eugene S tor 2 Charlene Jewell S				Case numbe	「 (if known)
Par	t 6: Answer These Quest	ions for F	Reporting Purposes			
	What kind of debts do you have?	16a.	Are your debts primarily con individual primarily for a person			ned in 11 U.S.C. § 101(8) as "incurred by an
			☐ No. Go to line 16b.			
			Yes. Go to line 17.			
		16b.	Are your debts primarily bus money for a business or investi			
			☐ No. Go to line 16c.			
			☐ Yes. Go to line 17.			
		16c.	State the type of debts you ow	e that are not consur	mer debts or busines	s debts
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7	'. Go to line 18.		
	Do you estimate that after any exempt property is excluded and	■ Yes.	are paid that funds will be avai			erty is excluded and administrative expenses
	administrative expenses are paid that funds will		■ No			
	be available for distribution to unsecured creditors?		Yes			
18.	How many Creditors do	<b>1</b> -49		<b>1</b> ,000-5,000	1	<b>1</b> 25,001-50,000
	you estimate that you owe?	<b>50-99</b>	9	☐ 5001-10,000		☐ 50,001-100,000
		☐ 100- <sup>2</sup>		□ 10,001-25,0	100	☐ More than100,000
19.	How much do you	<b>=</b> \$0 - \$	\$50,000	□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion
	estimate your assets to be worth?	□ \$50,001 - \$100,000		□ \$10,000,001		□ \$1,000,000,001 - \$10 billion
		□ \$100,001 - \$500,000 □ \$500,001 - \$1 million		□ \$50,000,001 □ \$100,000,00	1 - \$100 million 11 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion
20.	How much do you	□ \$0 - \$	\$50,000	□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion
	estimate your liabilities to be?		001 - \$100,000	□ \$10,000,001		□ \$1,000,000,001 - \$10 billion
			,001 - \$500,000 ,001 - \$1 million	□ \$50,000,001 □ \$100,000,00	1 - \$100 million 01 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
		<u>п</u> \$200	,001 - \$1 million	<b>—</b> \$100,000,00		
Par	<u> </u>					
For	you	I have e	xamined this petition, and I decla	are under penalty of p	perjury that the inform	nation provided is true and correct.
						under Chapter 7, 11,12, or 13 of title 11, oose to proceed under Chapter 7.
			orney represents me and I did no nt, I have obtained and read the			t an attorney to help me fill out this
		I reques	t relief in accordance with the ch	apter of title 11, Unite	ed States Code, spec	cified in this petition.
		I unders bankrup and 357	tcy case can result in fines up to	concealing property, o \$250,000, or impriso	or obtaining money o onment for up to 20 y	r property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519,
		/s/ Cha	rles Eugene Swalberg		/s/ Charlene Jew	
			s Eugene Swalberg re of Debtor 1		Charlene Jewell Signature of Debtor	
		Execute	,			vember 4, 2019
			MM / DD / YYYY		MM	/ DD / YYYY

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 7 of 88

Debtor 1	Charles Eugene Swalberg	gg.	
Debtor 2	Charlene Jewell Swalberg	Case number (if know	'n)
		<del></del>	

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jeremia	ah J. Luebbe	Date	November 4, 2019	
Signature of	Attorney for Debtor		MM / DD / YYYY	
Jeremiah .	I Luebbe			
Printed name	o. Lucasc			
	aw Office, P.C.			
Firm name				
255 S. 10tl				
PO Box 36	•			
Broken Bo	ow, NE 68822			
Number, Street,	City, State & ZIP Code			
Contact phone	(308) 872-8327	Email address		
23024 NE				
Bar number & St	tate			

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main

		Document	Page 8 of 88	
Fill in this infor	mation to identify your	case:		
Debtor 1	Charles Eugene	Swalberg		
	First Name	Middle Name	Last Name	
Debtor 2	Charlene Jewell	Swalberg		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF NEBRASKA		
Case number				
(if known)				☐ Check if this is an amended filing
Official Ea	106Cum			

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pai	t 1: Summarize Your Assets		
			r <b>assets</b> e of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$_	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$_	973.03
	1c. Copy line 63, Total of all property on Schedule A/B	\$_	973.03
Par	t 2: Summarize Your Liabilities		
			r <b>liabilities</b> unt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$_	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$_	5,421.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$_	60,436.58
	Your total liabilities	\$	65,857.58
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$_	3,943.31
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$_	4,193.00
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other :	schedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a person	al, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

# Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 9 of 88

Debtor 1	<b>Charles Eugene Swalberg</b>
Debtor 2	Charlene Jewell Swalberg

Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

6,623.44

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	<b>Total claim</b>	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	5,421.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	2,362.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	7,783.00

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main

Odoc	10 41001 120 00	Document	Page 10 of 88	.10 Describan
Fill in this inforr	nation to identify your case a	nd this filing:		
Debtor 1	Charles Eugene Swalb	erg		
Debtor 2	First Name  Charlene Jawall Swalb	Middle Name	Last Name	
(Spouse, if filing)	Charlene Jewell Swalb First Name	Middle Name	Last Name	
United States Ba	nkruptcy Court for the: DISTF	RICT OF NEBRASKA		
Case number				<b>—</b>
			_	☐ Check if this is an amended filing
Official Fo	rm 106A/B			
_	e A/B: Property	V		12/15
			f an asset fits in more than one category, list th	
			ple are filing together, both are equally respons the top of any additional pages, write your nam	
Answer every ques	tion.			, ,
Part 1: Describe	Each Residence, Building, Land,	or Other Real Estate You C	Own or Have an Interest In	
. Do you own or h	ave any legal or equitable intere	st in any residence, buildin	g, land, or similar property?	
■ No. Go to Par	+2			
Yes. Where i	· <del>- ·</del>			
Part 2: Describe	Your Vehicles			
Do you own loo	eo ar hava lagal ar aguitabla	interest in any vehicles	whether they are registered or not 2 leads	do any vohiolog you own that
			, whether they are registered or not? Inclu Executory Contracts and Unexpired Leases.	de any venicles you own that
B. Cars, vans, tr	ucks, tractors, sport utility ve	hicles, motorcycles		
■ No				
■ No □ Yes				
<b>-</b> 103				
			hicles, other vehicles, and accessories	
Examples: Boa	ts, trailers, motors, personal wa	itercraft, fishing vessels, s	snowmobiles, motorcycle accessories	
■ No				
☐ Yes				
5 Add the dolla	r value of the portion you ow	n for all of your entries	from Part 2, including any entries for	
			=>	\$0.00
Part 3: Describe	Your Personal and Household It	ems		
	nave any legal or equitable in		owing items?	Current value of the
				portion you own? Do not deduct secured
: Household as	ods and furnishings			claims or exemptions.
	jor appliances, furniture, linens	, china, kitchenware		
□ No	de a			
Yes. Desc	IDE			
	Household Furi	niture		\$556.00
	<b>Wall Decoration</b>	ns and knick knacks		\$70.00

Official Form 106A/B Schedule A/B: Property page 1

Entered 11/04/19 17:13:19 Case 19-41851-TLS Doc 1 Filed 11/04/19 Desc Main Page 11 of 88 Document **Charles Eugene Swalberg** Debtor 1 Debtor 2 **Charlene Jewell Swalberg** Case number (if known) 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments □ No Yes. Describe..... \$30.00 Guitar 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$100.00 Clothing Jewelrv Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No ☐ Yes. Describe..... 13 Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$756.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions.

16. **Cash**Examp

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

□ No

Yes.....

# Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Mail

Page 12 of 88 Document **Charles Eugene Swalberg** Debtor 1 Debtor 2 **Charlene Jewell Swalberg** Case number (if known) Cash \$25.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... Centris Federal Credit Union, North Platte \$22.98 Checking #9808 \$9.00 **Debit Card (child Support)** 17.2. Savings (son's Centris Federal Credit Union \$5.00 \$0.00 17.3. money \$5.13) Centris (daughter's account \$19.32) \$0.00 Savings 17.4. **Centris Federal Credit Unon** \$140.05 Savings #9808 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: Railroad Retirement \$0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ☐ No Institution name or individual: ■ Yes. .....

Schedule A/B: Property

Landlord Deposit (\$600 secures payment)

Official Form 106A/B

\$0.00

page 3

# Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 13 of 88

Debtor 1 Charles Eugene Swalberg Debtor 2 **Charlene Jewell Swalberg** Case number (if known) \$0.00 Electrict Deposit (\$245 secures payment) 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ☐ No Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 2018 tax refund - pay in \$0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No ☐ Yes. Name the insurance company of each policy and list its value. Surrender or refund Company name: Beneficiary: value:

#### 32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

■ No

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main

		Documen Documen	t Page 14 of	f 88	
Debto Debto		Charles Eugene Swalberg Charlene Jewell Swalberg		Case number (if known)	
	Yes.	Give specific information			
		against third parties, whether or not you have filed a lables: Accidents, employment disputes, insurance claims, or		nand for payment	
	No				
	Yes.	Describe each claim			
34. <b>O</b> 1	ther o	contingent and unliquidated claims of every nature, inc	luding counterclaims	of the debtor and rights to se	t off claims
Ц	Yes.	Describe each claim			
_	-	nancial assets you did not already list			
		Observation of the last constitution			
Ц	Yes.	Give specific information			
		the dollar value of all of your entries from Part 4, includer that number here			\$197.03
Part 5	De	scribe Any Business-Related Property You Own or Have an Int	erest In. List any real es	tate in Part 1.	
37. <b>Do</b>	you o	own or have any legal or equitable interest in any business-rela	ated property?		
■ N	lo. Go	to Part 6.			
	es. G	Go to line 38.			
Part 6		scribe Any Farm- and Commercial Fishing-Related Property Yo	ou Own or Have an Inter	est In.	
	пу	ou own or have an interest in farmland, list it in Part 1.			
	_ •	ı own or have any legal or equitable interest in any farn	n- or commercial fish	ing-related property?	
_	_	Go to Part 7.			
L	<b>J</b> Yes	. Go to line 47.			
Part 7	:	Describe All Property You Own or Have an Interest in That Y	ou Did Not List Above		
E	xamp	I have other property of any kind you did not already lis oles: Season tickets, country club membership	st?		
-	Yes.	Give specific information			
		Mower			\$20.00
54.	Add t	he dollar value of all of your entries from Part 7. Write t	that number here		\$20.00
		·			<u> </u>
Part 8	:	List the Totals of Each Part of this Form			
55. <b>I</b>	Part 1	I: Total real estate, line 2			\$0.00
		2: Total vehicles, line 5	\$0.00		
57. <b>i</b>	Part 3	3: Total personal and household items, line 15	\$756.00	-	
		1: Total financial assets, line 36	\$197.03	-	
		5: Total business-related property, line 45	\$0.00	-	
		5: Total farm- and fishing-related property, line 52	\$0.00	-	
61. <b>I</b>	art 7	7: Total other property not listed, line 54	+ \$20.00	-	
62.	Γotal	personal property. Add lines 56 through 61	\$973.03	Copy personal property total	\$973.03
63	Γotal	of all property on Schedule A/B Add line 55 + line 62			\$073.03

\$973.03

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 15 of 88

Debtor 1 Charles Eugene Swalberg
Debtor 2 Charlene Jewell Swalberg

Case number (if known)

Official Form 106A/B Schedule A/B: Property

page 6

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main

		12101111		
Fill in this infor	mation to identify your	case:		
Debtor 1	Charles Eugene S	Swalberg		
	First Name	Middle Name	Last Name	
Debtor 2	Charlene Jewell	Swalberg		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF NEBRAS	KA	
Case number				
(if known)				☐ Check if this is an amended filing

## Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Ex
---

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on	Current value of the			Specific laws that allow exemption
Schedule A/B that lists this property	portion you own			
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
Household Furniture Line from Schedule A/B: 6.1	\$556.00		\$556.00	Neb. Rev. Stat. § 25-1556(1)(c)
Elle Hotti Schedule PAB. G. I			100% of fair market value, up to any applicable statutory limit	
Wall Decorations and knick knacks Line from Schedule A/B: 6.2	\$70.00		\$70.00	Neb. Rev. Stat. § 25-1556(1)(c)
Ente from Genedale PVB. G.E			100% of fair market value, up to any applicable statutory limit	
Guitar Line from Schedule A/B: 9.1	\$30.00		\$30.00	Neb. Rev. Stat. § 25-1552(1)
Ellie Holli Genedale FAB. 911			100% of fair market value, up to any applicable statutory limit	
Clothing Line from Schedule A/B: 11.1	\$100.00		\$100.00	Neb. Rev. Stat. § 25-1556(1)(b)
Elle Holli Schedule AVB. 11.1			100% of fair market value, up to any applicable statutory limit	
Cash Line from Schedule A/B: 16.1	\$25.00		\$25.00	Neb. Rev. Stat. § 25-1552(1)
Line IIOIII Scriedule A/B. 10.1			100% of fair market value, up to any applicable statutory limit	

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 17 of 88

Charles Eugene Swalberg

Del	btor 2 Charlene Jewell Swalberg			Case number (if known)	·
	Brief description of the property and line on Schedule A/B that lists this property			Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	Checking #9808: Centris Federal Credit Union, North Platte	\$22.98		\$22.98	Neb. Rev. Stat. § 25-1552(1)
	Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	
	Debit Card (child Support) Line from Schedule A/B: 17.2	\$9.00		\$9.00	Neb. Rev. Stat. § 25-1552(1)
	Line IIIIII Scriedule A/B. 11.2			100% of fair market value, up to any applicable statutory limit	
	Savings #9808: Centris Federal Credit Unon	\$140.05		\$140.05	Neb. Rev. Stat. § 25-1552(1)
	Line from Schedule A/B: 17.5			100% of fair market value, up to any applicable statutory limit	
	Railroad Retirement Line from Schedule A/B: 21.1	\$0.00		100%	45 U.S.C. § 231m and 11 U.S.C. 522(b)(4)
	Line Irom Scriedule A/B. 21.1			100% of fair market value, up to any applicable statutory limit	0.5.C. 322(b)(4)
	Mower Line from Schedule A/B: 53.1	\$20.00		\$20.00	Neb. Rev. Stat. § 25-1556(1)(c)
	Ellie Holli Golleddie A/D. 33.1			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/22 and every			led on or after the date of adjustme	nt.)
	■ No				
	☐ Yes. Did you acquire the property cove	red by the exemption wi	ithin 1	,215 days before you filed this case	?
	□ No				
	☐ Yes				

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main

Fill in this information to identify your case:					
Debtor 1	Charles Eugene	Swalberg			
	First Name	Middle Name	Last Name		
Debtor 2	Charlene Jewell	Swalberg			
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	DISTRICT OF NEBRAS	KA		
Case number					
(if known)				☐ Check	

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main

	Case .	19-41031-113 D00	Document Page 19 of 8	38.	13.13 Desc	Ινιαιιι
Fill	in this informa	ation to identify your case:				
Del	btor 1	Charles Eugene Swalber	a			
			ddle Name Last Name			
Del	btor 2	Charlene Jewell Swalber	g			
(Spo	ouse if, filing)	First Name Mid	ddle Name Last Name			
Uni	ited States Bank	kruptcy Court for the: DISTR	ICT OF NEBRASKA			
	se number					
(if kr	nown)				_	if this is an
					amend	ed filing
	ficial Form	-	ave Unsecured Claims			12/15
			or creditors with PRIORITY claims and Part 2 for			
eft. nam	Attach the Conti	nuation Page to this page. If you h	roperty. If more space is needed, copy the Par nave no information to report in a Part, do not f			
		s have priority unsecured claims a				
١.	No. Go to Par	. ,	iganist you :			
		11.2.				
2	Yes.	ariarity unacquired alaims. If a grad	itor has more than one priority unsecured claim, li	at the graditar congrets	ly for each claim. For	anch plaim listed
۷.	identify what type possible, list the	e of claim it is. If a claim has both price	ority and nonpriority amounts, list that claim here a ig to the creditor's name. If you have more than tw	nd show both priority a	nd nonpriority amount	s. As much as
	(For an explanati	ion of each type of claim, see the ins	tructions for this form in the instruction booklet.)			
				Total claim	Priority amount	Nonpriority amount
2.1	Internal F	Revenue Service	Last 4 digits of account number	\$3,577.00	\$3,577.00	\$0.00
	Priority Cred				. <u> </u>	·
	P.O. Box	: 7346 ohia, PA 19101-7346	When was the debt incurred?			
		eet City State Zip Code	As of the date you file, the claim is: Check a	all that apply		
	Who incurred	the debt? Check one.	☐ Contingent			
	Debtor 1 on	ly	☐ Unliquidated			
	Debtor 2 on	ly	Disputed			
	■ Debtor 1 and	d Debtor 2 only	Type of PRIORITY unsecured claim:			
	☐ At least one	of the debtors and another	☐ Domestic support obligations			
	_	is claim is for a community debt	■ Taxes and certain other debts you owe the	government		
		bject to offset?	☐ Claims for death or personal injury while yo			
	■ No		Other. Specify			
	_		· · · · · · · · · · · · · · · · · · ·			

2017 \$2749

2018 \$828

☐ Yes

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 20 of 88

	r 1 Charles Eugene Swalberg r 2 Charlene Jewell Swalberg		Case number (if known)		
2.2	Nebraska Department of Revenue	Last 4 digits of account number	\$1,844.00	\$0.00	\$1,844.00
	Priority Creditor's Name				•
	Attn: Bankruptcy Unit P.O. Box 94818	When was the debt incurred?			
	Lincoln, NE 68509-4818				
	Number Street City State Zip Code	As of the date you file, the claim is:	Check all that apply		
_	Vho incurred the debt? Check one.	☐ Contingent			
_	Debtor 1 only	☐ Unliquidated			
	Debtor 2 only	☐ Disputed			
	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
	$\square$ At least one of the debtors and another	☐ Domestic support obligations			
	☐ Check if this claim is for a community debt	Taxes and certain other debts you	owe the government		
ls	s the claim subject to offset?	☐ Claims for death or personal injury	while you were intoxicated		
	No	☐ Other. Specify			
	Yes	2017 \$1182 2018 \$662			
un tha	st all of your nonpriority unsecured claims in the secured claim, list the creditor separately for each cl an one creditor holds a particular claim, list the other irt 2.	aim. For each claim listed, identify what t	ype of claim it is. Do not list claims already	included in Part	1. If more
				Total claim	1
4.1	Accelerated Receivables Solutions	Last 4 digits of account number	9980		\$916.00
	Nonpriority Creditor's Name Attn: Bankruptcy 2223 Broadway Scottsbluff, NE 69361	When was the debt incurred?	Opened 03/19		
	Number Street City State Zip Code	As of the date you file, the claim i	is: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did n	ot	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	■ Other. Specify Epic	Attorney Great Plains Health -		

	1 Charles Eugene Swalberg 2 Charlene Jewell Swalberg		Case number (if known)			
4.2	Accelerated Receivables Solutions	Last 4 digits of account number	0127	\$660.00		
	Nonpriority Creditor's Name Attn: Bankruptcy 2223 Broadway	When was the debt incurred?	Opened 03/19			
	Scottsbluff, NE 69361  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	☐ Yes	■ Other. Specify Epic	Attorney Great Plains Health -			
4.3	Accelerated Receivables Solutions Nonpriority Creditor's Name	Last 4 digits of account number	8917	\$256.00		
	Attn: Bankruptcy 2223 Broadway	When was the debt incurred?	Opened 02/19			
	Scottsbluff, NE 69361  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim				
	Debtor 1 only					
	■ Debtor 2 only	Debtor 2 only Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	☐ Yes	■ Other. Specify Epic	Attorney Great Plains Health -			
4.4	Accelerated Receivables Solutions Nonpriority Creditor's Name	Last 4 digits of account number	9981	\$77.00		
	Attn: Bankruptcy 2223 Broadway	When was the debt incurred?	Opened 03/19			
	Scottsbluff, NE 69361  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only					
	☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured				
	☐ Check if this claim is for a community	n is for a community				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not				
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes Collection Attorney Great Plains Health - Epic					

	Charlene Jewell Swalberg		Case number ( <sub>if known</sub> )				
4.5	Accelerated Receivables Solutions	Last 4 digits of account number	8185	\$38.00			
	Nonpriority Creditor's Name Attn: Bankruptcy 2223 Broadway	When was the debt incurred?	Opened 2/19/19				
	Scottsbluff, NE 69361  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim					
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecure	d claim:				
	$\square$ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
	Is the claim subject to offset?						
	Yes	■ Other. Specify Medical					
4.6	Al's Towing and Transportation  Nonpriority Creditor's Name	Last 4 digits of account number		Unknown			
	31 Young Drive Hershey, NE 69143	When was the debt incurred?					
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply				
	Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated☐ Disputed☐					
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset? —	report as priority claims	ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharin					
	Yes	Other. Specify					
4.7	Alltran Health Nonpriority Creditor's Name	Last 4 digits of account number		\$0.00			
	P.O. Box 519 Sauk Rapids, MN 56379	When was the debt incurred?					
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply				
	☐ Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community debt	0 1	ration agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims	a plane, and other similar dakt-				
	■ No	☐ Debts to pension or profit-sharir	g pians, and other similar debts				
	☐ Yes	Other. Specify					

	Charles Eugene Swalberg Charlene Jewell Swalberg		Case number (if known)	
4.8	Altran	Last 4 digits of account number	3738	\$1,241.00
	Nonpriority Creditor's Name Attn: Bankruptcy 200 14th Ave East Sartell, MN 56377	When was the debt incurred?	Opened 8/31/18	. ,
-	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
		☐ Student loans		
	☐ Check if this claim is for a community debt  Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Medical		
4.9	Altran Nonpriority Creditor's Name	Last 4 digits of account number	2796	\$429.00
	Attn: Bankruptcy 200 14th Ave East Sartell. MN 56377	When was the debt incurred?	Opened 5/25/18	
-	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Medical		
4.1	Altran Nonpriority Creditor's Name	Last 4 digits of account number	1973	\$393.00
	Attn: Bankruptcy 200 14th Ave East Sartell. MN 56377	When was the debt incurred?	Opened 6/25/18	
-	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	malana and aban 1. 9 . 1.11	
	■ No	Debts to pension or profit-sharin	g pians, and other similar debts	
	Yes	Other. Specify Medical		

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 24 of 88

Charlene Jewell Swalberg		Case number ( <sub>if known</sub> )	
Altran	Last 4 digits of account number	7334	\$291.0
Nonpriority Creditor's Name Attn: Bankruptcy 200 14th Ave East	When was the debt incurred?	Opened 6/08/18	<u> </u>
Sartell, MN 56377			
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	Пол		
_	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	Disputed	d alaba.	
At least one of the debtors and another	Type of NONPRIORITY unsecured  ☐ Student loans	a ciaim:	
☐ Check if this claim is for a community debt	_		
Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify Medical		
Altran	Last 4 digits of account number	2106	\$244.
Nonpriority Creditor's Name	When was the debt incurred?	Opened 11/09/19	
Attn: Bankruptcy 200 14th Ave East	when was the debt incurred?	Opened 11/09/18	
Sartell, MN 56377			
Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify Medical		
Altran		2439	\$206.
Nonpriority Creditor's Name	Last 4 digits of account number		φ200.
Attn: Bankruptcy	When was the debt incurred?	Opened 8/17/18	
200 14th Ave East			
Sartell, MN 56377  Number Street City State Zip Code	As of the date you file, the claim	is. Chack all that annly	
Who incurred the debt? Check one.	As of the date you file, the claim	ο. Οπουκ απ επατ αρφιγ	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	<u> </u>		
_	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
At least one of the debtors and another	Student loans	u Olumii.	
☐ Check if this claim is for a community debt	_	ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	nation agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
□ Yes	■ Other Specify Medical		
<b>□</b> 1 €3	Utner, Specify Wichical		

	Charles Eugene Swalberg Charlene Jewell Swalberg		Case number (if known)	
4.1 4	Altran	Last 4 digits of account number	7231	\$99.00
	Nonpriority Creditor's Name Attn: Bankruptcy 200 14th Ave East Sartell, MN 56377	When was the debt incurred?	Opened 1/08/18	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical		
4.1 5	Altran	Last 4 digits of account number	2795	\$89.00
	Nonpriority Creditor's Name Attn: Bankruptcy 200 14th Ave East Sartell, MN 56377	When was the debt incurred?	Opened 5/25/18	
-	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical		
4.1 6	American Family Insurance	Last 4 digits of account number		\$5,000.00
	Nonpriority Creditor's Name 520 S Jeffers Street North Platte, NE 69101	When was the debt incurred?		
-	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	· · · · · · · · · · · · · · · · · · ·	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other Specify		

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 26 of 88

Debtor 1 Charles Eugene Swalberg Debtor 2 Charlene Jewell Swalberg Case number (if known) 4.1 Atrium Health Harrisburg Unknown Last 4 digits of account number Nonpriority Creditor's Name 9592 Rocky River Rd When was the debt incurred? Charlotte, NC 28215 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.1 **Behavioral Health Unit** Unknown Last 4 digits of account number 8 Nonpriority Creditor's Name 4021 Ave B When was the debt incurred? Scottsbluff, NE 69361 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.1 **Big Picture Loans** Unknown 9 Last 4 digits of account number Nonpriority Creditor's Name E23970 Pow Wow Trail When was the debt incurred? Watersmeet, MI 49969 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

	Charles Eugene Swalberg Charlene Jewell Swalberg	Case number (if known)	
· 1	Blount Memorial Hospital	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name 907 E Lamar Alexander Parkway Maryville, TN 37804	When was the debt incurred?	
_	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.2	Bryan Independence Center	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name 1640 Lake St	When was the debt incurred?	
_	Lincoln, NE 68502  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
	Butches Repair and Exhaust	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name 1002 Prospect Dr 200 North Platte, NE 69101	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other Specify	

r2 Charlene Jewell Swalberg		Case number (if known)	
Caine & Weiner	Last 4 digits of account number	4479	\$359.00
Nonpriority Creditor's Name Attn: Bankruptcy 5805 Sepulveda Blvd Sherman Oaks, CA 91411	When was the debt incurred?	Opened 8/15/16	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify 01 Progres	sive Insurance	
Capital One	Last 4 digits of account number		Unknowr
Nonpriority Creditor's Name P.O. Box 30285	When was the debt incurred?		
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Credit Card	<u> </u>	
Charter Communications	Last 4 digits of account number		Unknowr
Nonpriority Creditor's Name 601 East Walker Rd	When was the debt incurred?		
North Platte, NE 69101  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
☐ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	☐ Debts to pension or profit-sharin	ng plans, and other similar debts	
Yes	Other. Specify		

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 29 of 88

Charlene Jewell Swalberg	Case number (if known)	
CHI Health Immanuel Medical		
Center	Last 4 digits of account number	Unknown
Nonpriority Creditor's Name 6901 N 72nd St	When was the debt incurred?	
Omaha, NE 68122 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the damins. Check all that apply	
□ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	_ `	
	☐ Disputed  Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community lebt sthe claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	Other. Specify	
Comprehensive Family Dentistry Nonpriority Creditor's Name	Last 4 digits of account number	Unknown
Nonpriority Creditor's Name 302 S Bailey North Platte, NE 69101	When was the debt incurred?	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt s the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify	
Cornerstone of Recovery	Last 4 digits of account number	Unknown
Nonpriority Creditor's Name	Last 4 digits of account number	O I I I I I I I I I I I I I I I I I I I
4726 Airport Hwy Louisville, TN 37777	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other Specify	

	Charles Eugene Swalberg Charlene Jewell Swalberg	Case number (if known)	
4.2 9	Credit Collection Services	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name 725 Canton Street Norwood, MA 02062	When was the debt incurred?	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3	Credit Management Services, Inc.	Last 4 digits of account number 1201	\$12,486.92
	Nonpriority Creditor's Name c/o Tessa Stevens P.O. Box1512 Grand Island, NE 68802	When was the debt incurred?	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3	Credit One Bank	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name 6801 South Cimarron Rd Las Vegas, NV 89113	When was the debt incurred?	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	Other Specify	

ebtor 2 Charlene Jewell Swalberg		Case number (if known)	
3 Department of Education/Nelnet	Last 4 digits of account number	0151	\$2,362.00
Nonpriority Creditor's Name Attn: Claims Po Box 82505	When was the debt incurred?	Opened 05/17 Last Active 7/31/19	
Lincoln, NE 68501			
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
☐ Yes	Other. Specify		
33	Educationa		
		•	
Dr O'Holleran  Nonpriority Creditor's Name	Last 4 digits of account number		Unknown
516 W Leota St #6533 North Platte, NE 69101	When was the debt incurred?		
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify		
Dr. Deb's Express Medical Care	Last 4 digits of account number		Unknown
Nonpriority Creditor's Name 118 East C Street	When was the debt incurred?		
North Platte, NE 69101			
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	Пол		
Debtor 2 only	☐ Contingent		
<u> </u>	Unliquidated		
■ Debtor 1 and Debtor 2 only	Disputed	d claim:	
At least one of the debtors and another	Type of NONPRIORITY unsecure  ☐ Student loans	u Ciaiiii.	
☐ Check if this claim is for a community debt  Is the claim subject to offset?		aration agreement or divorce that you did not	
No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	<u> </u>	51, 2000	
☐ Yes	Other. Specify		

2 Charlene Jewell Swalberg	Case number (if known)	
Dr. James J Graff, DDS. PC	Last 4 digits of account number	Unknow
Nonpriority Creditor's Name 902 Ave D Suite 101	When was the debt incurred?	
Gothenburg, NE 69138-1955  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	The state of the s	
☐ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	□ Unliquidated	
■ Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Dr. Luke McConnell	Last 4 digits of account number	Unknow
Nonpriority Creditor's Name		
306 W 4th St	When was the debt incurred?	
North Platte, NE 69101  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	, and the graine, and the most an anatoppe,	
☐ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify	
ERC/Enhanced Recovery Corp	Last 4 digits of account number 7366	\$495.0
Nonpriority Creditor's Name	When we the debt in sured O	
Attn: Bankruptcy 8014 Bayberry Road Jacksonville, FL 32256	When was the debt incurred? Opened 12/17	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
-	_ Collection Attorney Charter	
☐ Yes	Other. Specify Communications	

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 33 of 88

Debtor 1 Charles Eugene Swalberg Debtor 2 Charlene Jewell Swalberg Case number (if known) 4.3 **Fingerhut** Unknown Last 4 digits of account number 8 Nonpriority Creditor's Name 6250 Ridgewood Road When was the debt incurred? Saint Cloud, MN 56303 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.3 Fitzpatrick Ear Nose & Throat Unknown Last 4 digits of account number 9 Nonpriority Creditor's Name 801 W William Ave When was the debt incurred? North Platte, NE 69101 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.4 **Fortiva** 1444 \$760.00 0 Last 4 digits of account number Nonpriority Creditor's Name Opened 09/18 Last Active Attn: Bankruptcy Po Box 105555 When was the debt incurred? 6/10/19 Atlanta, GA 30348 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 34 of 88

Debtor 1 Charles Eugene Swalberg Debtor 2 Charlene Jewell Swalberg Case number (if known) 4.4 **Geico Remittance Center** Unknown Last 4 digits of account number Nonpriority Creditor's Name One Geico Plaza When was the debt incurred? Bethesda, MD 20810 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.4 **General Collection Co** 8994,coln \$6,967.12 Last 4 digits of account number Nonpriority Creditor's Name c/o James Truell When was the debt incurred? 220 Oxnard Ave Grand Island, NE 68801 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.4 **General Insurance** Unknown Last 4 digits of account number 3 Nonpriority Creditor's Name 2636 Elm Hill Pike Suite 100 When was the debt incurred? Nashville, TN 37214 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

Charlene Jewell Swalberg		Case number (if known)	
GLA Collection Company	Last 4 digits of account number	8259	\$182.00
Nonpriority Creditor's Name Attn: Bankruptcy Po Box 588	When was the debt incurred?	Opened 01/17	
Greensburg, IN 47240  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
☐ Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
■ No		Attorney North Platte Ob/Gyn	
□ res	Other. Specify	Attorney North Flatte Ob/Gyn	
Golden Valley Lending	Last 4 digits of account number		Unknown
Nonpriority Creditor's Name 635 East Hwy 20 E Upper Lake, CA 95485	When was the debt incurred?		
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
☐ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify		
Good Samaritain Hospital	Last 4 digits of account number		Unknown
Nonpriority Creditor's Name  10 E 31st Street	When was the debt incurred?		
Kearney, NE 68847 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
☐ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other Specify		

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 36 of 88

Debtor 1 Charles Eugene Swalberg Debtor 2 Charlene Jewell Swalberg Case number (if known) 4.4 7 **Great Plains Health** Unknown Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 430 When was the debt incurred? 601 West Leota Street North Platte, NE 69103-0430 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Medical 4.4 **Great Plains Health** 7335 \$1,382.28 Last 4 digits of account number 8 Nonpriority Creditor's Name c/o Kyle Evens When was the debt incurred? P.O. Box 570 Sauk Rapids, MN 56379 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.4 **Great Plains Imaging Center** Unknown Last 4 digits of account number Nonpriority Creditor's Name 1101 South Oak St When was the debt incurred? North Platte, NE 69101 As of the date you file, the claim is: Check all that apply Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 37 of 88

Debtor 1 Charles Eugene Swalberg Debtor 2 Charlene Jewell Swalberg Case number (if known) 4.5 **Great Plains Pediatrics** Unknown Last 4 digits of account number 0 Nonpriority Creditor's Name 611 W Francis St Ste 220 When was the debt incurred? North Platte, NE 69101 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.5 **Hearland Counseling** Unknown Last 4 digits of account number Nonpriority Creditor's Name 110 N Bailey Ave When was the debt incurred? North Platte, NE 69103 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.5 **Hershey State Bank** Unknown 2 Last 4 digits of account number Nonpriority Creditor's Name 100 S Lincoln When was the debt incurred? Hershey, NE 69143 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

	or 1 Charles Eugene Swalberg Charlene Jewell Swalberg	Case number (if known)	
4.5 3	Lincoln Federal Credit Union	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name 1101 N Street Lincoln, NE 68508	When was the debt incurred?	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.5 4	LVNV Funding LLC	Last 4 digits of account number 8392	\$1,479.95
	Nonpriority Creditor's Name c/o Katie Figgins 1299 Farnam St. #300 Omaha, NE 68102	When was the debt incurred?	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.5 5	LVNV Funding/Resurgent Capital	Last 4 digits of account number 7153	\$1,469.00
	Nonpriority Creditor's Name  Attn: Bankruptcy	When was the debt incurred? Opened 04/17	
	Po Box 10497	<u>·</u>	
	Greenville, SC 29603  Number Street City State Zip Code	As of the date you file the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	■ Other. Specify	

Charlene Jewell Swalberg		Case number (if known)	
Maple Park Dental Associates	Last 4 digits of account number		Unknown
Nonpriority Creditor's Name 805 S Maple St	When was the debt incurred?		
North Platte, NE 69101  Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the dam's	3. Oneok ali tilat appiy	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt		ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	agreement or arreise that you are not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify		
Merrick Bank/CardWorks	Last 4 digits of account number	6986	\$721.00
Nonpriority Creditor's Name			<b>4. - .</b>
Attn: Bankruptcy		Opened 12/14 Last Active	
Po Box 9201	When was the debt incurred?	1/29/18	
Old Bethpage, NY 11804  Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.		or or one an unat apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
_	Type of NONPRIORITY unsecured	d claim:	
At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	ration agreement of divorce that you did not	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify Credit Card	<u> </u>	
Mid Plains Community College	Last 4 digits of account number		Unknowr
Nonpriority Creditor's Name 051 West Statefarm Rd	When was the debt incurred?		
North Platte, NE 69101  Number Street City State Zip Code	As of the date you file, the claim i	e. Charle all that apply	
Who incurred the debt? Check one.	As of the date you file, the claim	s: Спеск ан тат арргу	
Debtor 1 only	O continuent		
Debtor 2 only	☐ Contingent		
Debtor 1 and Debtor 2 only	☐ Unliquidated		
_	☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
At least one of the debtors and another	Student loans	<del></del>	
☐ Check if this claim is for a community debt  Is the claim subject to offset?		ration agreement or divorce that you did not	
	Debts to pension or profit-sharin	a plane, and other similar dobts	
■ No	<u> </u>	א פיימויט, מווע טעופו אווווומו עפטנט	
Yes	Other. Specify		

2 Charlene Jewell Swalberg	Case number (if known)	
Midlands Family Medicine	Last 4 digits of account number	Unknow
Nonpriority Creditor's Name		
611 W. Francis Street, Ste. 100 North Platte, NE 69101-0614	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Medical	
Mollie Golden	Last 4 digits of account number	Unknov
Nonpriority Creditor's Name		
810 W Reid Ave #2 North Platte, NE 69101	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
☐ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Nebraska Heart Institute		Unknov
Nonpriority Creditor's Name	Last 4 digits of account number	Olikilot
102 McNeel Ln #1 North Platte, NE 69101	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
☐ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify	

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 41 of 88

Debtor 1 Charles Eugene Swalberg Case number (if known) Debtor 2 Charlene Jewell Swalberg 4.6 7949 Nelnet Unknown Last 4 digits of account number 2 Nonpriority Creditor's Name Attn: Bankruptcy Claims Opened 09/08 Last Active Po Box 82505 When was the debt incurred? 07/09 Lincoln, NE 68501 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated ■ Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.6 North Platte OB/GYN PC Unknown Last 4 digits of account number 3 Nonpriority Creditor's Name 1115 S. Willow Street When was the debt incurred? North Platte, NE 69101-6082 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.6 North Platte Orthopaedic Unknown Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? & Sports Medicine 215 McNeel Lane North Platte, NE 69101-9101 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

	Charles Eugene Swalberg Charlene Jewell Swalberg	Case number (if known)	did not	
4.6 5	North Platte Physican Group	Last 4 digits of account number	Unknown	
	Nonpriority Creditor's Name 601 W Leota St. North Platte, NE 69101	When was the debt incurred?		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify		
4.6	North Platte Surgery Center	Last 4 digits of account number	Unknown	
	Nonpriority Creditor's Name 621 W Francis North Platte, NE 69101	When was the debt incurred?		
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
		☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	☐ Yes	Other. Specify		
4.6	North Platte Union Pacific	Last 4 digits of account number 0001	\$12,578.00	
	Nonpriority Creditor's Name 420 Rodeo Road North Platte, NE 69101	When was the debt incurred?		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	□ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	Debts to pension or profit-sharing plans, and other similar debts		
	☐ Yes	■ Other. Specify 2013 Chrysler		
		5 opoon,		

	1 Charles Eugene Swalberg 2 Charlene Jewell Swalberg	Case number (if known)	
4.6	North Platte Union Pacific Employee FCu	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name 420 Rodeo Road North Platte, NE 69101	When was the debt incurred?	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	
4.6	Pathology Services	Last 4 digits of account number	Unknown
<u> </u>	Nonpriority Creditor's Name P.O. Box 1826	When was the debt incurred?	
	Scottsbluff, NE 69363-1826  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
		Student loans	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	□ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	Other. Specify	
4.7	Platte Valley Skn Clinic		Unknown
0 .	Nonpriority Creditor's Name 825 South Willow	Last 4 digits of account number  When was the debt incurred?	Olikilowii
	North Platte, NE 69101-5279		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only ☐ Debtor 2 only	Contingent	
	•	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	□ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify	

	r 1 Charles Eugene Swalberg r 2 Charlene Jewell Swalberg		Case number (if known)	
4.7 1	Portfolio Recovery	Last 4 digits of account number	4395	\$654.00
	Nonpriority Creditor's Name Attn: Bankruptcy 120 Corporate Blvd Norfold, VA 23502	When was the debt incurred?	Opened 05/18	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Bank Usa N	Company Account Capital One I.A.	
4.7	Priority Transport	Last 4 digits of account number		Unknown
	Nonpriority Creditor's Name  General Collections  402 West 3rd Street  Grand Island, NE 68803	When was the debt incurred?		
	Grand Island, NE 68802 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
4.7	Progressive	Last 4 digits of account number		Unknown
	Nonpriority Creditor's Name 6300 Wilson Mills Road	When was the debt incurred?		
	Mayfield Village, OH 44143  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	Пол		
	Debtor 2 only	☐ Contingent		
	_	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	Student loans	. Viai	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	agreement of divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		

	Charles Eugene Swalberg Charlene Jewell Swalberg	Case number (if known)	
	Progressive Leasing	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name 256 West Data Drive Draper, UT 84020	When was the debt incurred?	
-	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured claim:  ☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
_	Publishers Clearing House Nonpriority Creditor's Name	Last 4 digits of account number	Unknown
	P.o. Box 6344 Harlan, IA 51593-1844	When was the debt incurred?	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.7	Radiology Services Nonpriority Creditor's Name	Last 4 digits of account number	Unknown
	P.O. Box 362 North Platte, NE 69101	When was the debt incurred?	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims  ☐ Debts to pension or profit-sharing plans, and other similar debts	
	■ No		
	□ Yes	Other Specify	

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 46 of 88

Debtor 1 Charles Eugene Swalberg Debtor 2 Charlene Jewell Swalberg Case number (if known) 4.7 **Regional West** Unknown Last 4 digits of account number Nonpriority Creditor's Name 4021 Ave B When was the debt incurred? Scottsbluff, NE 69361 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Medical 4.7 Riverview Law Office, PLLC Unknown Last 4 digits of account number 8 Nonpriority Creditor's Name P.O. Box 570 When was the debt incurred? Sauk Rapids, MN 56379-0570 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.7 Spot Loan Unknown 9 Last 4 digits of account number Nonpriority Creditor's Name PO Box 720 When was the debt incurred? Belcourt, ND 58316 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 47 of 88

2 Charlene Jewell Swalberg	Case number (if known)	
State Farm Mutual Automobile		Unknown
Nonpriority Creditor's Name	Last 4 digits of account number	Olikilowii
One State Farm Plz	When was the debt incurred?	
Bloomington, IL 61701 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	7.6 or and tallo you may also diamined onlook all that apply	
☐ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
_	☐ Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Twin Rivers Urgent Care	Last 4 digits of account number	Unknown
Nonpriority Creditor's Name		
220 w Leota Suite #2 North Platte, NE 69101	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Unifin Milestone Credit Card	Last 4 digits of account number	Unknown
Nonpriority Creditor's Name PO Box 4519	When was the debt incurred?	
Skokie, IL 60076  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	7.6 5. 11.5 date you me, the oldin is. Oneck an that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
_	Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐Yes	Other. Specify	

	r 1 Charles Eugene Swalberg Charlene Jewell Swalberg	Case number (if known)	
4.8 3	Union Pacific Credit Union	Last 4 digits of account number 6100	Unknown
	Nonpriority Creditor's Name 420 W Rodeo Rd. Ave North Platte, NE 69101	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Chrysler (son's)	
4.8	Union Pacific Streamliner FCU	Last 4 digits of account number 8901	\$8,570.00
	Nonpriority Creditor's Name 1400 Douglas Street Mailstop 0040 Omaha, NE 68179	When was the debt incurred?	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify 2008 Ford F150	
4.8	US Dept of Education/Nelnet	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name PO Box 2837 Portland, OR 97208-2837	When was the debt incurred?	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	Other Specify	

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 49 of 88

Debtor 1 Charles Eugene Swalberg Debtor 2 Charlene Jewell Swalberg Case number (if known) 4.8 Verizon Unknown Last 4 digits of account number 6 Nonpriority Creditor's Name 901 South Dewey When was the debt incurred? North Platte, NE 69101 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.8 Wakefield & Associates Unknown Last 4 digits of account number Nonpriority Creditor's Name 10800 E. Bethany Dr. Suite 450 When was the debt incurred? Aurora, CO 80014-2697 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.8 West Central District Health Dept Unknown Last 4 digits of account number 8 Nonpriority Creditor's Name 111 N Dewey When was the debt incurred? North Platte, NE 69101-5439 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

## Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 50 of 88

Debtor 1 Charles Eugene Swalberg Debtor 2 Charlene Jewell Swalberg Case number (if known) 4.8 Whitetail Finance Company 5196 \$31.31 Last 4 digits of account number 9 Nonpriority Creditor's Name P.O. Box 518 When was the debt incurred? North Platte, NE 69101 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Debt Management Servicing Center** Line 2.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims **Financial Management Service** ☐ Part 2: Creditors with Nonpriority Unsecured Claims DMSC-Birmingham Office, P.O. Box 830794 Birmingham, AL 35283-0794 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Dennis Lee** Line 4.16 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attorney at Law ■ Part 2: Creditors with Nonpriority Unsecured Claims P.O. Box 45947 Omaha, NE 68144 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **Department of the Treasury** Line 2.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims **Financial Management Services** ☐ Part 2: Creditors with Nonpriority Unsecured Claims P.O. Box 1686 Birmingham, AL 35201-1686 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Geronimo Mesa** Line 4.16 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 2316 West 6th St. Part 2: Creditors with Nonpriority Unsecured Claims North Platte, NE 69101 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Nebraska Department of Motor** Line 4.16 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **Vehicles** Part 2: Creditors with Nonpriority Unsecured Claims **Financial Responsibility Division** P.O. Box 94877 Lincoln, NE 68509-4877 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Tracy Louglin** Line 4.16 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims c/o Dennis Lee ■ Part 2: Creditors with Nonpriority Unsecured Claims P.O. Box 45947 Omaha, NE 68144 Last 4 digits of account number

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 51 of 88

Debtor 1	Charles Eugene Swalberg
Debtor 2	Charlene Jewell Swalberg

Case number (if known)

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				7	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	5,421.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	5,421.00
				1	Total Claim
Total	6f.	Student loans	6f.	\$	2,362.00
rom Part 2	6g.	Obligations arising out of a separation agreement or divorce that			0.00
	01	you did not report as priority claims	6g.	\$	
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	58,074.58
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	60,436.58

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main

		13(4,1111)	1 11111 111 111 111	
Fill in this infor	mation to identify your	case:		
Debtor 1	Charles Eugene	Swalberg		
	First Name	Middle Name	Last Name	
Debtor 2	Charlene Jewell	Swalberg		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF NEBRAS	KA	
Case number				
(if known)				

### Official Form 106G

### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or	company with	whom you have the	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	<u> </u>
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	<u> </u>
2.3	City		State	ZIF Code	
2.0	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.4					
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	<del>_</del>
2.5	City		Oldio	211 0000	
	Name				_
	Number	Street			_
	City		State	ZIP Code	_

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main

		Document	Page 53 of 88	
Fill in this	information to identify your	case:		
Debtor 1	Charles Eugene S			
	First Name	Middle Name	Last Name	
Debtor 2	Charlene Jewell S			
(Spouse if, fili	ng) First Name	Middle Name	Last Name	
United Sta	ates Bankruptcy Court for the:	DISTRICT OF NEBRASKA		
Case num	ber			
(if known)				☐ Check if this is an
				amended filing
Officia	l Form 106H			
		1.4		
Sched	lule H: Your Cod	ebtors		12/15
□ No ■ Yes  2. With Arizon ■ No.	s hin the last 8 years, have you	u lived in a community propo , Nevada, New Mexico, Puerto	o Rico, Texas, Washington, and Wis	y property states and territories include
in line Form out C	e 2 again as a codebtor only i 106D), Schedule E/F (Official olumn 2.	f that person is a guarantor	or cosigner. Make sure you have G (Official Form 106G). Use Sche	e is filing with you. List the person shown listed the creditor on Schedule D (Official edule D, Schedule E/F, or Schedule G to fil
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	IP Code		: The creditor to whom you owe the debt schedules that apply:
	Aaron Merrill 920 W 3rd North Platte, NE 69101 Son		☐ Sched ☐ Sched ☐ Sched	lule D, line lule E/F, line

# Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 54 of 88

Fill	in this information to	identify your ca	ase.									
			ene Swalberg									
	otor 2	Charlene Je	well Swalberg									
Uni	ted States Bankrupto	y Court for the	: DISTRICT OF NEBRA	SKA								
	se number								eck if this is: An amende			
	,								A suppleme	ent showing	postpetition of lowing date:	hapter
	fficial Form 1								MM / DD/ Y	YYY		
S	chedule I: Y	our Inco	ome									12/15
spo atta	use. If you are separ ch a separate sheet	rated and you	are married and not filir r spouse is not filing wi On the top of any addition	th you, o	do not inclu	ıde info	rmat	ion abo	ut your spo	ouse. If mor	e space is n	eeded,
1.	Fill in your employ information.	ment		Debto	r 1				Debtor 2	or non-fili	ng spouse	
	If you have more than one job,		Employment status	■ Employed			■ Emple	oyed				
	attach a separate painformation about a		Employment status	☐ Not employed			☐ Not employed					
	employers.		Occupation	Engir	neer				Tempo	ry/Fill in		
	Include part-time, so self-employed work		Employer's name	Unior	n Pacific				North F	Platte Jana	ntorial	
	Occupation may incor homemaker, if it		Employer's address	North	Platte, N	E 6910	1		North F	Platte, NE (	69101	
			How long employed th	nere?	1993					years		
Par	t 2: Give Deta	ils About Mon	thly Income									
	mate monthly incomuse unless you are se		ate you file this form. If y	ou have	nothing to	report fo	or any	line, wi	rite \$0 in the	space. Inclu	ude your non-	filing
	ou or your non-filing sp e space, attach a sep		ore than one employer, co	mbine th	e informatio	on for all	l emp	loyers f	or that perso	on on the line	es below. If yo	ou need
								For D	ebtor 1	For Debt non-filin	tor 2 or g spouse	
2.			ry, and commissions (be calculate what the monthly			2.	. \$	S	6,361.39	\$	30.00	

Official Form 106I Schedule I: Your Income page 1

3.

0.00

6,361.39

+\$

\$

0.00

30.00

Estimate and list monthly overtime pay.

Calculate gross Income. Add line 2 + line 3.

Debt Debt		Charles Eugene Swalberg Charlene Jewell Swalberg	_	Case	e number ( <i>if known</i> )			
				Fo	or Debtor 1		or Debtor 2 or	
	Cop	y line 4 here	4.	\$	6,361.39	\$	on-filing spouse 30.00	
_	·	*		-	.,			<u>-                                      </u>
5.		all payroll deductions:	_			•		_
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$_	514.39	\$	0.00	
	5b. 5c.	Mandatory contributions for retirement plans Voluntary contributions for retirement plans	5b. 5c.	\$ \$	761.35	\$ \$	0.00	
	5d.	Required repayments of retirement fund loans	5d.	φ_ \$	0.00	\$	0.00	
	5e.	Insurance	5e.	\$-	87.50	\$	0.00	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	0.00	
	5g.	Union dues	5g.	\$	0.00	\$	0.0	0
	5h.	Other deductions. Specify: BLET 88 (union dues)	5h.+	\$	133.00	+ \$	0.00	0
		Friend		\$	5.00	\$	0.0	0
		Pret Med		\$_	228.89	\$	0.00	
		Deposit (rent)		\$_	950.00	\$	0.00	<u>0</u>
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	2,680.13	\$	0.0	0_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	3,681.26	\$	30.00	0_
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$_	0.00	\$	0.00	
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a depender regularly receive Include alimony, spousal support, child support, maintenance, divorce		\$_	0.00	\$	0.00	
	0.4	settlement, and property settlement.	8c.	\$_	0.00	\$	92.0	
	8d. 8e.	Unemployment compensation Social Security	8d. 8e.	\$_ \$	0.00	\$ \$	0.00	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify: VA Benefit		Ψ_ \$	140.05	\$	0.00	_
	8g.	Pension or retirement income	8g.	\$	0.00	\$	0.00	0
	8h.	Other monthly income. Specify:	8h.+	\$	0.00	+ \$	0.00	0
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	140.05	\$	92.0	00
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse.	10. \$		3,821.31 + \$_		122.00 = \$	3,943.31
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedul ade contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are no cify:	ur depend		•			0.00
12.		the amount in the last column of line 10 to the amount in line 11. The releast that amount on the Summary of Schedules and Statistical Summary of Certains					12. \$	3,943.31
13.	Do y	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	m?				Comb month	ined nly income

Official Form 106l Schedule I: Your Income page 2

	k if this is: An amended filing A supplement show 13 expenses as of t	ing postpolitics about
	A supplement show	ing postpotition should
ī		
	MM / DD / YYYY	
		1
		or supplying correct your name and case
hold of Debt	or 2.	
onship to 2	Dependent's age	Does dependent live with you?
	17	□ No ■ Yes
		□ No
	18	■ Yes □ No
	20	■ Yes
		□ No
	21	■ Yes □ No
	23	■ Yes
	Your expe	enses
4. \$		0.00
4a. \$		0.00
4b. \$		0.00
4c. \$ 4d. \$		25.00 0.00
	4. \$ 4a. \$ 4b. \$	20 21 23  Dorm as a supplement in a Cha J, check the box at the top of  Your expenses 4. \$ 4a. \$ 4b. \$

# Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 57 of 88

Debtor 1 Charles Eugene Swalberg Charlene Jewell Swalberg Case number (if known)

# Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 58 of 88

Utilities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. 6d. Other. Specify: 6d. Prood and housekeeping supplies 7. Childcare and children's education costs 8. Clothing, laundry, and dry cleaning Personal care products and services 9. Medical and dental expenses 10. Medical and dental expenses 10. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 11. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 12. Entertainment, clubs, recreation, newspapers, magazines, and books 13. Charitable contributions and religious donations 14. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance. 15c. Vehicle insurance. Specify: 15d. Other insurance. Specify: 15d. Car payments for Vehicle 1 17a. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other specify: 17d. Other payments on time to vehicle 2 17d. Other payments on the specific on the swhod on not live with you.  Specify: 19d. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 22d. Mod Maintenance, repair, and upkeep expenses 22d. Add lines 4 through 21. 22b. Copy line 12 (your combined monthly income) from Schedule I. 22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly expenses from pour monthly expenses.  Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 25c. Subtract your monthly expenses from your monthly income. The result is your monthly expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or	ber (if known)
6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Other. Specify: 6c. Tod and housekeeping supplies 7c. Childcare and children's education costs 8. Clothing, laundry, and dry cleaning 9. Personal care products and services 11.  Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 12. Entertainment, clubs, recreation, newspapers, magazines, and books 13. Charitable contributions and religious donations 13. Charitable contributions and religious donations 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 17axes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17a. Car payments for Vehicle 1 17a. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other specify: 17d. Other payments on line 5, Schedule I, Your Income (Official Form 106I). 18educted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19cher real property expenses not included in lines 4 or 5 of this form or on Schedule I: 20a. Mortgages on other property 20a. Homeowner's association or condominium dues 20b. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's association or condominium dues 20c. Property, homeowner's association or condominium dues 20c. Property, homeowner's association or condomi	
Seb.   Water, sewer, garbage collection   Sec.   Telephone, cell phone, Internet, satellite, and cable services   Sec.	
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: 6d. Other. Specify: 6d. Other. Specify: 6d. Other Inspects and services 6d. Other Specify: 6d. Other Specify: 6d. Other Specify: 6d. Other Inspects on other property 6d. Other payments or renter's insurance 6d. Other Inspects on other property 6d. Other specify: 6d. O	
6d. Other. Specify: Food and housekeeping supplies Childcare and children's education costs Clothing, laundry, and dry cleaning Personal care products and services 10. Medical and dental expenses Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books 113. Charitable contributions and religious donations Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 15g. Life anyments for Vehicle 1 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 1 17c. Other. Specify: 17d. Other payments of unine 5, Schedule 1, Your Income (Official Form 106)). Other payments on the support others who do not live with you. Specify: 18e. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: You. 20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses 20d. Maintenance, repair, and upkeep expenses 20d. Maintenance, repair, and upkeep expenses 20d. Maintenance, repair, and upkeep expenses 22e. Add lines 24 through 21. 22b. Copy line 22 (monthly expenses from line 22c above. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from wour expenses within the year of do you expect your mortgage	
Food and housekeeping supplies Childcare and children's education costs 8. Clothing, laundry, and dry cleaning Personal care products and services 10. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertatinment, clubs, recreation, newspapers, magazines, and books 13. Charitable contributions and religious donations Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 15c. Vehicle insurance 15d. Other insurance specify: 16d. Other specify: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 1 17c. Other. Specify: 17d. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 106). Other payments you make to support others who do not live with you. Specify: 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1: You specify: 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1: You have be supported and property and property of the support of	\$ 473.00
Clothing, laundry, and dry cleaning 9.  Personal care products and services 10.  Medical and dental expenses 11.  Transportation. Include gas, maintenance, bus or train fare. 12.  Entertainment, clubs, recreation, newspapers, magazines, and books 13.  Charitable contributions and religious donations 14.  Insurance. 15a.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance 15b.  Health insurance, 15c.  Vehicle insurance, 5pecify: 15c.  Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify: 15c.  Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify: 16c.  Installment or lease payments: 17a.  Car payments for Vehicle 1 17a.  The Car payments for Vehicle 2 17b.  To. Other. Specify: 17c.  To. Other. Specify: 17c.  To. Other. Specify: 17c.  Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  Other payments you make to support others who do not live with you.  Specify: 19.  Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: You.  Roa. Mortgages on other property  20b. Real estate taxes 20c.  Property, homeowner's, or renter's insurance 20c.  20d. Maintenance, repair, and upkeep expenses 20d.  20d. Maintenance, repair, and upkeep expenses 22d.  20d. Homeowner's association or condominium dues 20c.  Calculate your monthly expenses from personal per	
Clothing, laundry, and dry cleaning Personal care products and services Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 12. Entertainment, clubs, recreation, newspapers, magazines, and books 13. Charitable contributions and religious donations Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance. 15c. Vehicle insurance. 15d. Other insurance. Specify: 16d. Other insurance. Specify: 17axes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17axes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 1 17c. Other. Specify: 17d. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 106i). 18. Other payments you make to support others who do not live with you. Specify: 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1: You. 20a. Mortgages on other property 20b. Real estate taxes 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's association or condominium dues 20c. Property, homeowner's association or condominium dues 20c. Other: Specify: misc 21c.  Calculate your monthly expenses 22d. Add lines 24 inrough 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add lines 24 monthly expenses from by our monthly expenses.  Calculate your monthly expenses from by our monthly expenses.  Calculate your monthly expenses from line 22c above. 23a. Subtract your monthly expenses from line 22c above. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from line 22c abo	.,
Personal care products and services 10.  Medical and dental expenses 11.  Transportation. Include gas, maintenance, bus or train fare.  Do not include car payments. 12.  Entertainment, clubs, recreation, newspapers, magazines, and books 13.  Charitable contributions and religious donations 14.  Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance 15b.  Health insurance 15c.  Chici insurance 15c.  Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify: 15c.  Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify: 16c.  Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify: 16c.  Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify: 16c.  Tot. Car payments for Vehicle 1 17c.  Tot. Car payments for Vehicle 2 17c.  Tot. Cother. Specify: 17c.  Tot. Other. Specify: 17c.  Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106).  Other payments you make to support others who do not live with you.  Specify: 18.  Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: You.  Mortgages on other property 20a.  20a. Mortgages on other property 20a.  20b. Real estate taxes 20b.  20c. Property, homeowner's, or renter's insurance 20c.  20d. Maintenance, repair, and upkeep expenses 22c.  Add lines 24 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add lines 24 and 22b. The result is your monthly expenses.  Calculate your monthly expenses from line 22c above. 23b.  Copy your wport an increase or decrease in your expenses within the year after	\$ 0.00
Medical and dental expenses Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books 13. Charitable contributions and religious donations Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance specify: 15c. Vehicle insurance Specify: 15c. Vehicle insurance specify: 15d. Other insurance. Specify: 16t. 17axes. Do not include taxes deducted from your pay or included in lines 4 or 20. 15g. Life insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 16t. 17axes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17a. Car payments for Vehicle 1 17a. Car payments for Vehicle 1 17a. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 1061). Other payments you make to support others who do not live with you. Specify: 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1: You. 20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes 20b. Cencent of the property in the payment of the payments of the payments of the payments of the payments or condominium dues 20c. Property, homeowner's association or condominium dues 20c. Other: Specify: misc 21c.  Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add lines 24 monthly expenses from by payments of the payment of the pa	\$ 250.00
Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books 13. Charitable contributions and religious donations Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance 15b. Life insurance 15c. Vehicle insurance 15c. Vehicle insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 17a. Car payments for Vehicle 1 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106i).  180. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Yau.  190. Real estate taxes 200. Property, homeowner's, or renter's insurance 201. Maintenance, repair, and upkeep expenses 202. Maintenance, repair, and upkeep expenses 203. Add lines 4 through 21.  21c. Calculate your monthly expenses 22a. Add lines 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 25b. Ocopy uour monthly expenses from your monthly income. 25c. Subtract your monthly expenses from your monthly income. 25c. Subtract your monthly expenses from line 22c above.  25c. Subtract your monthly expenses from your monthly income. 25c. Subtract your monthly expenses from your monthly income. 25c. Subtract your monthly expenses from your monthly income. 25c. Subtract your monthly expenses from your monthly income. 25c. Subtract your monthly expenses from line 22c above.	
Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books 13. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance, specify: 15d. Other insurance, specify: 15d. Car payments for Vehicle 1 17a. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other specify: 17d. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on included in lines 4 or 20. Specify: 17d. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 106l). 18. Other payments you make to support others who do not live with you. Specify: 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: You Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's association or condominium dues 20c. Property imisc 21c. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add lines 22a and 22b. The result is your monthly expenses. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy our monthly expenses from line 22c above. 23b. Subtract your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from line 22c above.	\$100.00
Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 15g. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: YOa. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20a. Momentair, and upkeep expenses 20a. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 20c. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses from line 22c above. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from line 22c above. 23c. 23c. Subtract your monthly expenses from line 22c above. 23c. 23c. Subtract your monthly expenses from line 22c above. 23c.	\$ 425.00
Charitable contributions and religious donations Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance 15a.  15b. Health insurance 15b.  15c. Vehicle insurance. Specify: 15c.  15d. Other insurance. Specify: 15d.  Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify: 15d.  Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify: 16.  Installment or lease payments: 17a.  17a. Car payments for Vehicle 1 17a.  17b. Car payments for Vehicle 2 17b.  17c. Other. Specify: 17c.  17d. Other. Specify: 17d.  Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 106l).  Other payments you make to support others who do not live with you.  Specify: 19.  Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1: 20a.  20b. Real estate taxes 20b.  20c. Property, homeowner's, or renter's insurance 20c.  20d. Maintenance, repair, and upkeep expenses 20d.  20e. Homeowner's association or condominium dues 20e.  Other: Specify: misc 21.  Calculate your monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22 and 22b. The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. Subtract your monthly expenses from line 22c above. 23b.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	·
Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance 15b. Health insurance 15c.  15b. Health insurance 15c.  15c. Vehicle insurance 5pecify: 15c.  15d. Other insurance. Specify: 15d.  Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify: 16.  Installment or lease payments: 17a. Car payments for Vehicle 1 17a.  17b. Car payments for Vehicle 2 17b.  17c. Other. Specify: 17c.  17d. Other. Specify: 17c.  17d. Other. Specify: 17c.  17d. Other. Specify: 17d.  Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  Other payments you make to support others who do not live with you.  Specify: 19.  Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: You.  Amongages on other property 20a.  Mortgages on other property 20a.  20b. Real estate taxes 20b.  20c. Property, homeowner's, or renter's insurance 20c.  20d. Maintenance, repair, and upkeep expenses 20d.  20e. Homeowner's association or condominium dues 20e.  Other: Specify: misc 21.  Calculate your monthly expenses 22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add lines 24 and 22b. The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I. 23a.  23b. Copy your monthly expenses from line 22c above. 23b.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year of 0 you expect your mortgage	
15a. Life insurance 15b. Health insurance 15b. Vehicle insurance 15b. Vehicle insurance 15b. Vehicle insurance 15b. Other insurance. Specify: 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. Installment or lease payments: 17a. Car payments for Vehicle 1 17a. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17b. Cher. Specify: 17c. Other. Specify: 17c. Other. Specify: 17c. Other. Specify: 17c. Other specify: 17c. Other specify: 17c. Other payments of allimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). Other payments you make to support others who do not live with you. Specify: 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: You. Mortgages on other property 20a. Mortgages on other property 20a. Mortgages on other property 20a. Property, homeowner's, or renter's insurance 20b. 20c. Property, homeowner's, or renter's insurance 20c. 20d. Maintenance, repair, and upkeep expenses 20d. Maintenance, repair, and upkeep expenses 20d. 20e. Homeowner's association or condominium dues 20e. Other: Specify: misc 21.  Calculate your monthly expenses 22a. Add lines 24 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from line 22c above. 23b.  Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c.	
15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. Installment or lease payments: 17a. Car payments for Vehicle 1 17a. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17b. Car payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). Other payments you make to support others who do not live with you. Specify: 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: You. Mortgages on other property 20a. Mortgages on other property 20a. Mortgages on other property 20a. Maintenance, repair, and upkeep expenses 20b. Property, homeowner's, or renter's insurance 20c. 20d. Maintenance, repair, and upkeep expenses 20d. 20e. Homeowner's association or condominium dues 20e. Other: Specify: misc 21. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from line 22c above. 23b. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly expenses or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	
15c. Vehicle insurance 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. Installment or lease payments: 17a. Car payments for Vehicle 1 17a. Th. Car payments for Vehicle 2 17b. Cher. Specify: 17c. Other. Specify: 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). Other payments you make to support others who do not live with you. Specify: 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: You 20a. Mortgages on other property 20a. Maintenance, repair, and upkeep expenses 20b. Homeowner's association or condominium dues 20c. Other: Specify: misc 20a. Other: Specify: misc 20a. Other: Specify: misc 20a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from line 22c above. 23b. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	\$ 0.00
15d. Other insurance. Specify:  Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:  16.  Installment or lease payments:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17c. Other. Specify:  17d. Other. Specify:  17d. Other. Specify:  17d. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  Other payments you make to support others who do not live with you.  Specify:  19  19  19  19  19  19  19  19  19  20a. Mortgages on other property  20a. Mortgages on other property  20b. Real estate taxes  20b. Real estate taxes  20c. Property, homeowner's, or renter's insurance  20c. Maintenance, repair, and upkeep expenses  20d. Maintenance, repair, and upkeep expenses  20e. Homeowner's association or condominium dues  20e. Other: Specify: misc  21.  Calculate your monthly expenses  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add lines 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. Copy our monthly expenses from line 22c above.  23b. Copy your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.	
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:  Installment or lease payments:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17c. Other. Specify:  17d. Other. Specify:  17d. Other. Specify:  17d. Other. Specify:  17d. Other spyments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  Specify:  18. Other payments you make to support others who do not live with you.  Specify:  19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: You was a support of the second	\$ 150.00
Specify: Installment or lease payments:  17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. 17d. Other. Specify: 17d.  Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). Other payments you make to support others who do not live with you.  Specify: 19.  Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: You 20a. Mortgages on other property 20a. 20b. Real estate taxes 20b. 20c. Property, homeowner's, or renter's insurance 20c. 20d. Maintenance, repair, and upkeep expenses 20d. 20e. Homeowner's association or condominium dues 20e.  Other: Specify: misc 21.  Calculate your monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from line 22c above. 23b.  23c. Subtract your monthly expenses from your monthly income. The result is your monthly income. The result is your monthly net income.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	\$ 0.00
Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). Other payments you make to support others who do not live with you. Specify: 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: You 20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20c. 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. Other: Specify: misc 21. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from your monthly income. The result is your monthly expenses from your monthly income. The result is your monthly net income.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	
17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). Other payments you make to support others who do not live with you. Specify: 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Ye 20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20c. Add. Maintenance, repair, and upkeep expenses 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. Other: Specify: misc 21.  Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22c above. 23b. Copy your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly expenses from your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	\$0.00
17b. Car payments for Vehicle 2  17c. Other. Specify:	\$ 0.00
17c. Other. Specify: 17d. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). Other payments you make to support others who do not live with you. Specify: 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: You 20a. Mortgages on other property 20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes 20b. 20c. Property, homeowner's, or renter's insurance 20c. 20d. Maintenance, repair, and upkeep expenses 20d. 20e. Homeowner's association or condominium dues 20e. Other: Specify: misc 21.  Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from line 22c above. 23b.  Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year of do you expect your mortgage	
17d. Other. Specify:  Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  Other payments you make to support others who do not live with you.  Specify:  Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your 20a.  Mortgages on other property  20a.  Mortgages on other property  20b.  Real estate taxes  20b.  20c.  Property, homeowner's, or renter's insurance  20c.  20d.  Maintenance, repair, and upkeep expenses  20d.  20e.  Homeowner's association or condominium dues  20e.  Other: Specify:  misc  21.  Calculate your monthly expenses  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a.  23b. Copy your monthly expenses from line 22c above.  23c.  Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	
Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  Other payments you make to support others who do not live with you.  Specify: 19.  Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: You 20a. Mortgages on other property 20a.  20b. Real estate taxes 20b.  20c. Property, homeowner's, or renter's insurance 20c.  20d. Maintenance, repair, and upkeep expenses 20d.  20e. Homeowner's association or condominium dues 20e.  Other: Specify: misc 21.  Calculate your monthly expenses  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I. 23a.  23b. Copy your monthly expenses from line 22c above. 23b.  Calculate your monthly expenses from your monthly income. 23c.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	
deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  Other payments you make to support others who do not live with you.  Specify:  19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: You 20a.  Mortgages on other property  20b. Real estate taxes  20b. 20c. Property, homeowner's, or renter's insurance  20c. 20d. Maintenance, repair, and upkeep expenses  20e. Homeowner's association or condominium dues  20e. Other: Specify:  misc  21.  Calculate your monthly expenses  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. 23b. Copy your monthly expenses from line 22c above.  23c.  Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	Ψ
Other payments you make to support others who do not live with you.  Specify: 19.  Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: You 20a. Mortgages on other property 20a.  20b. Real estate taxes 20b.  20c. Property, homeowner's, or renter's insurance 20c.  20d. Maintenance, repair, and upkeep expenses 20d.  20e. Homeowner's association or condominium dues 20e.  Other: Specify: misc 21.  Calculate your monthly expenses 22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I. 23a.  23b. Copy your monthly expenses from line 22c above. 23b.  Subtract your monthly expenses from your monthly income. The result is your monthly net income.  23c. Subtract your monthly net income. 23c.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	\$ 0.00
Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: You 20a. Mortgages on other property 20a. Mortgages on other property 20a. 20b. Real estate taxes 20b. 20c. Property, homeowner's, or renter's insurance 20c. 20d. Maintenance, repair, and upkeep expenses 20d. 20e. Homeowner's association or condominium dues 20e. Other: Specify: misc 21.  Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from line 22c above. 23b.  23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	\$ 0.00
20a. Mortgages on other property 20b. Real estate taxes 20b. 20c. Property, homeowner's, or renter's insurance 20c. 20d. Maintenance, repair, and upkeep expenses 20d. 20e. Homeowner's association or condominium dues 20e. Other: Specify: misc 21.  Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	
20b. Real estate taxes 20b. 20c. Property, homeowner's, or renter's insurance 20c. 20d. Maintenance, repair, and upkeep expenses 20d. 20e. Homeowner's association or condominium dues 20e.  Other: Specify: misc 21.  Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from line 22c above. 23b.  23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.  23c.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	
20c. Property, homeowner's, or renter's insurance 20c. 20d. Maintenance, repair, and upkeep expenses 20d. 20e. Homeowner's association or condominium dues 20e.  Other: Specify: misc 21.  Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from line 22c above. 23b.  23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	
20d. Maintenance, repair, and upkeep expenses 20d. 20e. Homeowner's association or condominium dues 20e.  Other: Specify: misc 21.  Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from line 22c above. 23b.  23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.  23c.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	
20e. Homeowner's association or condominium dues  Other: Specify: misc  Calculate your monthly expenses  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	
Other: Specify: misc 21.  Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from line 22c above. 23b.  23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	·
Calculate your monthly expenses  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	· . — — — — — — — — — — — — — — — — — —
22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. 23b. Copy your monthly expenses from line 22c above.  23b.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	+\$ 400.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from line 22c above. 23b.  23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	
<ul> <li>22c. Add line 22a and 22b. The result is your monthly expenses.</li> <li>Calculate your monthly net income.</li> <li>23a. Copy line 12 (your combined monthly income) from Schedule I.</li> <li>23a.</li> <li>23b. Copy your monthly expenses from line 22c above.</li> <li>23b.</li> <li>23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.</li> <li>23c.</li> <li>Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage</li> </ul>	\$ 4,193.00
Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a.  23b. Copy your monthly expenses from line 22c above.  23b.  23c.  Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	\$
<ul> <li>23a. Copy line 12 (your combined monthly income) from Schedule I.</li> <li>23a.</li> <li>23b. Copy your monthly expenses from line 22c above.</li> <li>23b.</li> <li>23c. Subtract your monthly expenses from your monthly income.         The result is your monthly net income.     </li> <li>23c.</li> <li>Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage</li> </ul>	\$ 4,193.00
<ul> <li>23a. Copy line 12 (your combined monthly income) from Schedule I.</li> <li>23a.</li> <li>23b. Copy your monthly expenses from line 22c above.</li> <li>23b.</li> <li>23c. Subtract your monthly expenses from your monthly income.         The result is your monthly net income.     </li> <li>23c.</li> <li>Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage</li> </ul>	
<ul> <li>23b. Copy your monthly expenses from line 22c above.</li> <li>23b.</li> <li>23c. Subtract your monthly expenses from your monthly income.         The result is your <i>monthly net income</i>.     </li> <li>23c.</li> <li>Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage</li> </ul>	\$ 2,040,04
<ul> <li>23c. Subtract your monthly expenses from your monthly income.         The result is your <i>monthly net income</i>.     </li> <li>23c.</li> <li>Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage</li> </ul>	
The result is your <i>monthly net income</i> .  23c.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	-\$ 4,193.00
The result is your <i>monthly net income</i> .  23c.  Do you expect an increase or decrease in your expenses within the year after you file this For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	_
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	\$ -249.69
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage	
■ No.	
Tyes Explain here:	

# Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 59 of 88

Fill in this info	rmation to identify your	case:			
Debtor 1	Charles Eugene S	Swalberg			
	First Name	Middle Name	Last Name		
Debtor 2	Charlene Jewell S	Swalberg			
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	Bankruptcy Court for the:	DISTRICT OF NEBRASK	A		
Case number					
(if known)					☐ Check if this is an amended filing
If two married p You must file th	people are filing together	, both are equally respons te bankruptcy schedules on to connection with a bankru	Debtor's Scheo sible for supplying correct inf or amended schedules. Makin uptcy case can result in fines	formation. ng a false statement, o	
Sig	gn Below				
Did you p	ay or agree to pay some	one who is NOT an attorne	ey to help you fill out bankrup	otcy forms?	
■ No					
☐ Yes.	Name of person				Petition Preparer's Notice, gnature (Official Form 119)
•	alty of perjury, I declare are true and correct.	that I have read the summ	ary and schedules filed with	this declaration and	
X /s/ Ch	arles Eugene Swalbe	rg	X /s/ Charlene Jew	ell Swalberg	
Charle	es Eugene Swalberg		Charlene Jewell	Swalberg	
Signati	ure of Debtor 1		Signature of Debtor	2	
Date	November 4, 2019		Date <b>November</b>	r 4, 2019	

Fill	n this inforn	nation to identify you	rase.			
Deb		Charles Eugene				
DOD	101 1	First Name	Middle Name	Last Name		
Debt	tor 2 se if, filing)	Charlene Jewell First Name	Swalberg  Middle Name	Last Name		
` .	. 0,					
Unite	ed States Bai	nkruptcy Court for the:	DISTRICT OF NEBRASK	.A		
Case (if kno	e number wn)				_	Check if this is an mended filing
Sta Be as	s complete a	of Financial	ble. If two married people a		ankruptcy equally responsible for sup y additional pages, write you	
	`	n). Answer every ques		Lived Refere		
Part	•	r current marital statu	rital Status and Where You	Lived before		
••	■ Married	Current maritar statu	<b>3</b> :			
	☐ Not mar	ried				
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	t all of the places you li	ived in the last 3 years. Do no	ot include where you live now	ı.	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ldress:	Dates Debtor 2 lived there
					ity property state or territory ico, Texas, Washington and W	
	■ No □ Yes. Ma	ike sure you fill out <i>Sch</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Part	2 Explai	n the Sources of You	r Income			
	Fill in the tota	al amount of income you	u received from all jobs and a	ng a business during this you all businesses, including part e together, list it only once ur		ndar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	last calenda uary 1 to De	r year: cember 31, 2018 )	■ Wages, commissions, bonuses, tips	\$84,378.00	☐ Wages, commissions, bonuses, tips	\$0.00
			☐ Operating a business		☐ Operating a business	

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 61 of 88

Debtor 1 Charles Eugene Swalberg

De	Debtor 2 Charlene Jewell Swalberg		erg	Case number (if known)						
				Debtor 1				Debtor 2		
				Sources	of income that apply.	(befo	ss income ore deductions and usions)	Sources o		Gross income (before deductions and exclusions)
		dar year be December		■ Wage bonuses,	s, commissions, tips		\$76,777.00	<b>D</b> □ Wages, bonuses, ti	commissions, ps	\$0.00
				☐ Opera	ting a business			☐ Operatii	ng a business	
5.	Include in and other winnings.	come regard public bene If you are fil	dless of whet fit payments ing a joint ca	ther that income ; pensions; rates and you	ome is taxable. Ex- rental income; inter have income that	amples or rest; divi		e alimony; child a lected from laws it only once unde	uits; royalties; a er Debtor 1.	Security, unemployment, nd gambling and lottery
	■ No	Fill in the de	-	ome nom ea	acii souice separa	пету. Бо	not include incom	e triat you listed	III IIIIe 4.	
				Debtor 1 Sources Describe	of income below.	each (befo	ss income from a source are deductions and usions)	Debtor 2 Sources o Describe b		Gross income (before deductions and exclusions)
Pa	rt 3: Lis	t Certain Pa	yments You	u Made Befo	ore You Filed for	Bankru	ptcy			
	□ No.	Neither D individual  During the  No.  Yes  * Subject	ebtor 1 nor primarily for a 90 days bef Go to line List below paid that c not include to adjustmer	Debtor 2 has a personal, to ore you filed 7. each creditor. Do repayments to the on 4/01/22	family, or househod for bankruptcy, dispersion of the whom you part to whom you part to compare the payment of an attorney for the payment of the payment of the whole where the payment of the payment o	umer de Id purpo id you pa id a tota nts for de his bank is after th	ebts. Consumer de se."  ay any creditor a to of \$6,825* or more omestic support obtruptcy case.  nat for cases filed of	otal of \$6,825* o re in one or more oligations, such a	r more? e payments and as child support	01(8) as "incurred by an the total amount you and alimony. Also, do nt.
	■ Yes.				e primarily consult for bankruptcy, di		bts. ay any creditor a to	otal of \$600 or m	ore?	
		■ No.	Go to line	7.						
		☐ Yes	include pa		lomestic support o					at creditor. Do not t include payments to an
	Creditor	's Name an	d Address		Dates of payme	ent	Total amount paid	Amount yo		payment for
7.	Insiders in of which y a busines alimony.	nclude your or our or	relatives; any fficer, directo	general pa r, person in	rtners; relatives of control, or owner of	any ger of 20% c		nerships of whic ing securities; ar	h you are a gen nd any managin	eral partner; corporations g agent, including one for
	_ 110	l ist all navr	nents to an i	nsider						
		Name and			Dates of payme	ent	Total amount paid	Amount yo		for this payment

	btor 1 Charles Eugene Swalberg Charlene Jewell Swalberg	Document r	Case number (if known)	
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos		ments or transfer any property on a	ccount of a debt that benefited an
	■ No □ Yes. List all payments to an insider			
	Insider's Name and Address	Dates of payment	Total amount Amount you paid still owe	Reason for this payment Include creditor's name
Pai	rt 4: Identify Legal Actions, Repossession	ns, and Foreclosures	paid Still Owe	include deditors hame
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.			
	□ No			
	Yes. Fill in the details.			
	Case title Case number	Nature of the case	Court or agency	Status of the case
	Lvnv Funding Llc vs CHARLES SWALBERG Cl180000392	CIVIL JUDGMENT	LINCOLN COUNTY COURT	<ul><li>□ Pending</li><li>□ On appeal</li><li>□ Concluded</li></ul>
				- 1,340.00
	Great Plains Health vs CHARLES SWALBERG Cl170002031	CIVIL JUDGMENT	LINCOLN COUNTY COURT	☐ Pending ☐ On appeal ☐ Concluded
				- 507.00
	Statewide Collection Llc vs CHARLES SWALBERG, CHARLENE SWALBERG CI170001129	CIVIL JUDGMENT	LINCOLN COUNTY COURT	☐ Pending ☐ On appeal ☐ Concluded
				- 1,016.00
	Great Plains Health vs CHARLES SWALBERG C160001685	CIVIL JUDGMENT	LINCOLN COUNTY COURT	☐ Pending ☐ On appeal ☐ Concluded
				- 701.00
	Statewide Collection Llc vs CHARLES SWALBERG, CHARLENE SWALBERG CI160001217	CIVIL JUDGMENT	LINCOLN COUNTY COURT	☐ Pending ☐ On appeal ☐ Concluded
				- 1,678.00
	Great Plains Health vs CHARLES SWALBERG Cl160000412	CIVIL JUDGMENT	LINCOLN COUNTY COURT	☐ Pending ☐ On appeal ☐ Concluded
				- 1,393.00

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 63 of 88

Debtor 1 Charles Eugene Swalberg
Debtor 2 Charlene Jewell Swalberg

Case number (if known)

Case title Case number	Nature of the case	Court or agency		Status of the ca	se
Credit Management Services Inc vs CHARLES SWALBERG CI141846	CIVIL JUDGMENT	LINCOLN COUNTY COU	RT	<ul><li>□ Pending</li><li>□ On appeal</li><li>□ Concluded</li></ul>	
				- 330.00	
Unknown Plaintiff vs CHARLENE SWALBERG	CIVIL JUDGMENT	LINCOLN COUNTY COU	RT	☐ Pending	
CI180000994				☐ On appeal ☐ Concluded	
				- 6,530.00	
Unknown Plaintiff vs CHARLENE	CIVIL JUDGMENT	LINCOLN COUNTY COU	RT	☐ Pending	
SWALBERG, CHARLES SWALBERG				☐ On appeal ☐ Concluded	
CI170001129					
				- 1,016.00	
Unknown Plaintiff vs CHARLENE	CIVIL JUDGMENT	LINCOLN COUNTY COU	RT	☐ Pending	
SWALBERG CI170000335				On appeal	
C1170000333				☐ Concluded	
				- 1,230.00	
Unknown Plaintiff vs CHARLENE	CIVIL JUDGMENT	LINCOLN COUNTY COU	RT	☐ Pending	
SWALBERG, CHARLES				☐ On appeal	
SWALBERG CI160001217				☐ Concluded	
				- 1,678.00	
Whitetail Finance Company v.		Lincoln County Court		☐ Pending	
Swalberg SC 5-196		301 N. Jeffers, Rm 207 North Platte, NE 69101		On appeal	
		Nottii Flatte, NE 03101		☐ Concluded	
General Collection Co v. Swalberg		Lincoln County Court		☐ Pending	
CI 18-994		301 N. Jeffers, Rm 207		☐ On appeal	
		North Platte, NE 69101		☐ Concluded	
Great Plains Health v. Charlene		Lincoln County Court		☐ Pending	
Swalberg		301 N. Jeffers, Rm 207		☐ On appeal	
CI 17-335		North Platte, NE 69101		☐ Concluded	
Credit Management Services, Inc v.		Lincoln County Court		☐ Pending	
Flood		301 N. Jeffers, Rm 207		☐ On appeal	
CI6-1201		North Platte, NE 69101		☐ Concluded	
Within 1 year before you filed for bankrupt Check all that apply and fill in the details below		rty repossessed, foreclosed,	garnisl	hed, attached, se	ized, or levied?
□ No. Go to line 11.					
Yes. Fill in the information below.					
Creditor Name and Address	Describe the Property		Date		Value of the property
	Explain what happened				P. oporty

10.

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 64 of 88

Debtor 2 Charlene Jewell Swalberg Case number (if known) **Creditor Name and Address** Describe the Property Date Value of the property Explain what happened North Platte Union Pac Emp CU 2013 Chrysler September, \$0.00 2019 Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized or levied. **Union Pacific Credit Union** 10-30-19 \$0.00 Ford Property was repossessed. ☐ Property was foreclosed. Property was garnished. ☐ Property was attached, seized or levied. 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? П Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Value Dates you gave per person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Value Dates you more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending

insurance claims on line 33 of Schedule A/B: Property.

Charles Eugene Swalberg

Debtor 1 Debtor 2	Charles Eugene Swalberg Charlene Jewell Swalberg		Case number (if known)	
	cribe the property you lost and the loss occurred	Describe any insurance coverage for the Include the amount that insurance has paid. insurance claims on line 33 of Schedule A/B	List pending loss	Value of property lost
Cha veh The not	obin Gastineau used arlene Merrill-Swalberg's icle without permission. car was no licensed and insured. Robbin Gastineau in an accident with the car.	Money is owed to TL Insurance Company/American Family Insurance	2005	\$0.00
Part 7:	List Certain Payments or Transfe	rs		
cons Includ	ulted about seeking bankruptcy or de any attorneys, bankruptcy petition No	uptcy, did you or anyone else acting on your preparing a bankruptcy petition? preparers, or credit counseling agencies for se		erty to anyone you
Pers Add Ema	Yes. Fill in the details. son Who Was Paid ress ail or website address son Who Made the Payment, if Not	Description and value of any propertion transferred	perty Date payment or transfer was made	Amount of payment
Stef P.O	ffens Law Office, PC . Box 363 ken Bow, NE 68822	Attorney Fees	August, 2019 - September, 2019	\$1,115.00
prom Do no		uptcy, did you or anyone else acting on you editors or to make payments to your credito at you listed on line 16.		erty to anyone who
_	Yes. Fill in the details.			
	son Who Was Paid ress	Description and value of any protransferred	perty Date payment or transfer was made	Amount of payment
trans Includinclud	sferred in the ordinary course of you de both outright transfers and transfe de gifts and transfers that you have a No	rs made as security (such as the granting of a		
	Yes. Fill in the details.			
Add	son Who Received Transfer ress	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
	son's relationship to you known	Sold 2005 Chrysler Town and Country for \$1,000		2018
bene =	in 10 years before you filed for bar ficiary? (These are often called asso No Yes. Fill in the details.	akruptcy, did you transfer any property to a set-protection devices.)	self-settled trust or similar device	of which you are a
Nam	ne of trust	Description and value of the prop	perty transferred	Date Transfer was made

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 66 of 88

	btor 1 Charles Eugene Swalberg Charlene Jewell Swalberg	Boodinone	C	ase number (if known)	
Pai	rt 8: List of Certain Financial Accounts,	Instruments, Safe Depo	sit Boxes, and Stora	age Units	
20.	Within 1 year before you filed for bankrup sold, moved, or transferred? Include checking, savings, money market houses, pension funds, cooperatives, ass No	t, or other financial acco	ounts; certificates of	,	
	Yes. Fill in the details.  Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	t or Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	First National Bank P.O. Box 10 North Platte, NE 69103-0010	XXXX-	■ Checking □ Savings □ Money Marke □ Brokerage □ Other	Closed August, 2019	\$0.00
21.	Do you now have, or did you have within cash, or other valuables?  No Yes. Fill in the details.	1 year before you filed f	for bankruptcy, any	safe deposit box or other dep	oository for securities,
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had a Address (Number State and ZIP Code)		escribe the contents	Do you still have it?
22.	Have you stored property in a storage un	it or place other than yo	our home within 1 ye	ear before you filed for bankru	ıptcy?
	Yes. Fill in the details.				
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has o to it? Address (Number State and ZIP Code)	r, Street, City,	escribe the contents	Do you still have it?
Pai	rt 9: Identify Property You Hold or Contr	ol for Someone Else			
23.	Do you hold or control any property that for someone.	someone else owns? In	clude any property	you borrowed from, are storing	ng for, or hold in trust
	<ul><li>□ No</li><li>■ Yes. Fill in the details.</li></ul>				
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pr (Number, Street, City Code)	operty? D y, State and ZIP	escribe the property	Value
	Stevie Flood North Platte, NE 69101	Debtor's resid	dence 2	013 Ford Focus	\$0.00
	Aaron Merrill North Platte, NE 69101	Debtor's resid	dence 2	013 Chrysler 200	\$0.00

## Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 67 of 88

Debtor 1 Charles Eugene Swalberg
Debtor 2 Charlene Jewell Swalberg

Case number (if known)

Part 10: Give Details About Environmental Information

For	the purpose of Part 10, the following definitions a	apply:							
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous of toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.								
Rep	ort all notices, releases, and proceedings that yo	u know about, regardless of wher	they occurred.						
24.	Has any governmental unit notified you that you	may be liable or potentially liable	under or in violation of an environme	ntal law?					
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
25.	Have you notified any governmental unit of any release of hazardous material?								
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.								
	■ No □ Yes. Fill in the details.								
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case					
Par	t 11: Give Details About Your Business or Conr	nections to Any Business							
27.	Nithin 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?								
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time								
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)								
	☐ A partner in a partnership								
	☐ An officer, director, or managing executive of a corporation								
	☐ An owner of at least 5% of the voting or o	equity securities of a corporation							

Business Name
Address
(Number, Street, City, State and ZIP Code)

Name of accountant or bookkeeper

Dates business existed

Non-profit - they send donated care packages to the troops.
Joint Debtor is a Board Member

Describe the nature of the business

Employer Identification number
Do not include Social Security number or ITIN.

Barborer Do not include Social Security number or ITIN.

EIN:
From-To

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Page 68 of 88 Document **Charles Eugene Swalberg** Charlene Jewell Swalberg Debtor 2 Case number (if known) Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No ☐ Yes. Fill in the details below. **Date Issued** Name Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Charles Eugene Swalberg /s/ Charlene Jewell Swalberg **Charlene Jewell Swalberg Charles Eugene Swalberg** Signature of Debtor 1 Signature of Debtor 2 Date November 4, 2019 Date November 4, 2019 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

## Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 69 of 88

Fill in this info	rmation to identify your	case:		
Debtor 1	Charles Eugene	Swalberg		
	First Name	Middle Name	Last Name	
Debtor 2	Charlene Jewell	Swalberg		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	Sankruptcy Court for the:	DISTRICT OF NEBRASKA		
Case number				☐ Check if this is an
,				amended filing

### Official Form 108

## Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	☐ Surrender the property.	□ No
name:	Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

# Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 70 of 88

Debtor 1 Debtor 2	Charles Eugene Swalberg Charlene Jewell Swalberg	Case number (if known)	
name:		☐ Retain the property and redeem it. ☐ Retain the property and enter into a	☐ Yes
Descrip	otion of	Reaffirmation Agreement.	
propert		☐ Retain the property and [explain]:	
securin	g debt.		_
For any ur in the info	rmation below. Do not list real estate leases. I	es ed in Schedule G: Executory Contracts and Unexpire Unexpired leases are leases that are still in effect; th if the trustee does not assume it. 11 U.S.C. § 365(p)(	e lease period has not yet ended.
Describe	your unexpired personal property leases		Will the lease be assumed?
Lessor's n	name:		□ No
Description Property:	on of leased		
Froperty.			☐ Yes
Lessor's n			□ No
Description Property:	on of leased		
r roporty.			☐ Yes
Lessor's n			□ No
Description Property:	on of leased		☐ Yes
- 1 - 3			Li res
Lessor's n			□ No
Property:	on of leased		☐ Yes
Lessor's n	name: on of leased		□ No
Property:	71 O 100000		☐ Yes
Lessor's n Description	name. on of leased		□ No
Property:			☐ Yes
Lessor's n	name:		□ No
	on of leased		
Property:			☐ Yes
Part 3:	Sign Below		
	nalty of perjury, I declare that I have indicated hat is subject to an unexpired lease.	my intention about any property of my estate that se	cures a debt and any personal
X /s/ C	Charles Eugene Swalberg	χ /s/ Charlene Jewell Swalberg	
Cha	rles Eugene Swalberg	Charlene Jewell Swalberg	
Sign	ature of Debtor 1	Signature of Debtor 2	
Date	November 4, 2019	Date <b>November 4, 2019</b>	

#### Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 71 of 88

F-11 - 41 - 1 - 6	d								
Fill in this info	rmation to identify your case:				heck or 22A-1S		irected in	n this form and in F	orm
Debtor 1	Charles Eugene Swalberg				227-10	иρр.			
Debtor 2 (Spouse, if filing)	Charlene Jewell Swalberg				<b>■</b> 1. 7	here is no pres	umption	of abuse	
United States	Bankruptcy Court for the:	ka					nade und	nine if a presumption der <i>Chapter 7 Mea.</i>	
Case number	-					•		,	,
(ii known)								t apply now becau but it could apply l	
					□ Ch	eck if this is a	n amen	ided filing	
Official F	orm 122A - 1							S	
Chapter	7 Statement of Your Cu	rren	nt Mor	nthly Inc	com	е			10/19
attach a separat case number (if qualifying milita Part 1: Ca	and accurate as possible. If two married people te sheet to this form. Include the line number to known). If you believe that you are exempted from the service, complete and file Statement of Exemple alculate Your Current Monthly Income	which the second	he addition esumption	nal information of abuse becar	applies use you	. On the top of a do not have prin	ny addition	onal pages, write yo nsumer debts or be	ur name and cause of
	your marital and filing status? Check one o	nly.							
	narried. Fill out Column A, lines 2-11.								
	ed and your spouse is filing with you. Fill o				s 2-11.				
	ed and your spouse is NOT filing with you		-	_					
	ing in the same household and are not leg	-	-			•			
pe	ing separately or are legally separated. Fill nalty of perjury that you and your spouse are ing apart for reasons that do not include evad	legally	separated	d under nonba	nkrupto	y law that appli	es or tha		
101(10A). Fo the 6 months	rerage monthly income that you received from all or example, if you are filing on September 15, the 6-15, add the income for all 6 months and divide the total the same rental property, put the income from that	month peal by 6. F	eriod would Fill in the re	l be March 1 thro sult. Do not inclu	ough Aug ude any	gust 31. If the amount m	ount of you ore than o	ur monthly income va once. For example, if	ried during both
					Colui Debt		Colum Debto non-fi		
	oss wages, salary, tips, bonuses, overtime eductions).	and c	ommissio	ons (before all	\$	6,361.39	\$	30.00	
	r <b>and maintenance payments.</b> Do not include B is filled in.	e paym	ents from	a spouse if	\$	0.00	\$	92.00	
of you of from an u and room	unts from any source which are regularly pryour dependents, including child supporunmarried partner, members of your househounmates. Include regular contributions from a source on the payments you listed on line 3.	<b>t.</b> Includ d, your	de regular depende	contributions nts, parents,	\$	0.00	\$	0.00	
5. Net inco	me from operating a business, profession	, or far	m						
				otor 1					
Gross red	ceipts (before all deductions)	\$_	0.00						
,	and necessary operating expenses	-\$_	0.00	Camu hana	Φ.	0.00	Ф	0.00	
	thly income from a business, profession, or fa	rm \$ _	0.00	Copy here ->	> >	0.00	\$	0.00	
6. Net inco	me from rental and other real property		Deh	otor 1					
Gross ro	ceints (hefore all deductions)	\$	0.00						
	ceipts (before all deductions) and necessary operating expenses	-\$	0.00						

Official Form 122A-1

0.00 Copy here -> \$

0.00

0.00

\$

\$

0.00

0.00

Ordinary and necessary operating expenses

7. Interest, dividends, and royalties

Net monthly income from rental or other real property

#### Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 72 of 88

Debtor 1 Debtor 2	Charles Eugene Swalberg Charlene Jewell Swalberg			Case num	ber (if known)		
				Column A Debtor 1		Column B Debtor 2 or non-filing s	
8. <b>L</b>	nemployment compensation			\$	0.00	\$	0.00
	o not enter the amount if you contend that the amoun ne Social Security Act. Instead, list it here:		t under				
	For you \$	0.0	0				
	For your spouse \$	0.0					
b n U d p	ension or retirement income. Do not include any an enefit under the Social Security Act. Also, except as so include any compensation, pension, pay, annuity, conted States Government in connection with a disabilities ability, or death of a member of the uniformed service ay paid under chapter 61 of title 10, then include that ones not exceed the amount of retired pay to which you retired under any provision of title 10 other than chap	stated in the next senten or allowance paid by the ty, combat-related injury ces. If you received any pay only to the extent the u would otherwise be er	y or retired	\$	0.00	\$	0.00
r d U	come from all other sources not listed above. Specio not include any benefits received under the Social Specion as a victim of a war crime, a crime against hur omestic terrorism; or compensation, pension, pay, and inited States Government in connection with a disabilities ability, or death of a member of the uniformed service ources on a separate page and put the total below.  VA Benefit	Security Act; payments manity, or international nuity, or allowance paid ty, combat-related injury	or by the y or	\$	140.05	¢	0.00
	· VA Delient			\$	0.00	Ψ •	0.00
	Total amounts from separate pages, if any.			\$	0.00	\$	0.00
			<b>T</b>	Ψ	0.00	Ψ	0.00
	alculate your total current monthly income. Add lin ach column. Then add the total for Column A to the to		\$	6,501.44	*	122.00	= \$ 6,623.44  Total current monthly
Part 2	Determine Whether the Means Test Applies t	to You					income
12. <b>C</b>	alculate your current monthly income for the year	Follow these steps:					
1	2a. Copy your total current monthly income from line	11		Co	py line 11 h	ere=>	\$6,623.44
	Multiply by 12 (the number of months in a year)						<b>x</b> 12
1	2b. The result is your annual income for this part of th	e form				12b.	\$79,481.28
13. <b>C</b>	alculate the median family income that applies to	you. Follow these steps	S:				
F	ill in the state in which you live.	NE					
F	ill in the number of people in your household.	7					
Т	ill in the median family income for your state and size o find a list of applicable median income amounts, go or this form. This list may also be available at the bank	online using the link sp	ecified	in the sepa	arate instruc	13. ions	\$120,746.00
14. <b>F</b>	ow do the lines compare?						
1	4a. Line 12b is less than or equal to line 13. O	on the top of page 1, che	eck box	1, There is	s no presum	ption of abuse	).
1	Go to Part 3.  4b. Line 12b is more than line 13. On the top of Go to Part 3 and fill out Form 122A-2.	of page 1, check box 2,	The pre	esumption	of abuse is	determined by	Form 122A-2.
Part 3							
	By signing here, I declare under penalty of perjury	that the information on	this sta	atement an	d in any atta	chments is tru	ue and correct.
	X /s/ Charles Eugene Swalberg				ell Swalb		
	Charles Eugene Swalberg Charles Eugene Swalberg				Swalberg	- · y	
	Signature of Debtor 1			e of Debtor			

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 73 of 88

Debtor 1 Debtor 2	Charles Eugene Swalberg Charlene Jewell Swalberg	Case number (if known)	
Da	November 4, 2019 MM / DD / YYYY	Date November 4, 2019  MM / DD / YYYY	
	If you checked line 14a, do NOT fill out or file I	Form 122A-2.	
	If you checked line 14b, fill out Form 122A-2 a	nd file it with this form.	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter	r 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
<u>+</u>	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

## Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 75 of 88

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 78 of 88

B2030 (Form 2030) (12/15)

### United States Bankruptcy Court District of Nebraska

In	Charles Eugene Swalberg  Tre Charlene Jewell Swalberg		Case No.			
	Charletie Jewell Gwalberg	Debtor(s)	Chapter	7		
	DISCLOSUDE OF COMPENSA	TION OF ATTO	DNEV EOD DI	EDTAD(C)		
	DISCLOSURE OF COMPENSA	TION OF ATTO	KNEY FOR DI	EBIOR(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I compensation paid to me within one year before the filing of the rendered on behalf of the debtor(s) in contemplation of or i	he petition in bankruptcy	y, or agreed to be paid	to me, for services rendered or to		
	For legal services, I have agreed to accept		\$	1,115.00		
	Prior to the filing of this statement I have received		\$	1,115.00		
	Balance Due		\$	0.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed compensation	ion with any other person	n unless they are mem	bers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed compensation of copy of the agreement, together with a list of the names of					
5.	In return for the above-disclosed fee, I have agreed to render l	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering a</li> <li>b. Preparation and filing of any petition, schedules, statement</li> <li>c. Representation of the debtor at the meeting of creditors and</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce reaffirmation agreements and applications as 522(f)(2)(A) for avoidance of liens on househ</li> </ul>	t of affairs and plan which d confirmation hearing, a se to market value; ex s needed; preparatio	th may be required; and any adjourned hea cemption planning	arings thereof;		
6.	By agreement with the debtor(s), the above-disclosed fee does Representation of the debtors in any dischar any other adversary proceeding.			es, relief from stay actions or		
	CE	CRTIFICATION				
thi	I certify that the foregoing is a complete statement of any agre is bankruptcy proceeding.	ement or arrangement fo	or payment to me for r	representation of the debtor(s) in		
	November 4, 2019	/s/ Jeremiah J. L	uebbe			
	Date	Jeremiah J. Lue				
		Signature of Attorn Steffens Law Of	fice, P.C.			
		255 S. 10th Ave. PO Box 363				
		Broken Bow, NE	68822			
		(308) 872-8327	Fax: (308) 872-251	2		
		Name of law firm				

Case 19-41851-TLS Doc 1 Filed 11/04/19 Entered 11/04/19 17:13:19 Desc Main Document Page 79 of 88

### United States Bankruptcy Court District of Nebraska

In re	Charles Eugene Swalberg Charlene Jewell Swalberg		Case No.	
		Debtor(s)	Chapter	7
Γhe ah		IFICATION OF CREDITOR MA		of their knowledge
Date:	, ,	/s/ Charles Eugene Swalberg Charles Eugene Swalberg		
Date:	November 4, 2019	Signature of Debtor  /s/ Charlene Jewell Swalberg		
		Charlene Jewell Swalberg		

Signature of Debtor

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Saint Paul, MN 55125

TeleCheck Services, Inc. 5251 Westheimer Houston, TX 77056

Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta, GA 30374

Experian
Attn: Bankruptcy Dept.
P.O. Box 2002
Allen, TX 75013

Transunion Attn: Bankruptcy Dept. P.O. Box 1000 Crum Lynne, PA 19022

Aaron Merrill 920 W 3rd North Platte, NE 69101

Accelerated Receivables Solutions Attn: Bankruptcy 2223 Broadway Scottsbluff, NE 69361

Al's Towing and Transportation 31 Young Drive Hershey, NE 69143

Alltran Health P.O. Box 519 Sauk Rapids, MN 56379

Altran Attn: Bankruptcy 200 14th Ave East Sartell, MN 56377 American Family Insurance 520 S Jeffers Street North Platte, NE 69101

Atrium Health Harrisburg 9592 Rocky River Rd Charlotte, NC 28215

Behavioral Health Unit 4021 Ave B Scottsbluff, NE 69361

Big Picture Loans E23970 Pow Wow Trail Watersmeet, MI 49969

Blount Memorial Hospital 907 E Lamar Alexander Parkway Maryville, TN 37804

Bryan Independence Center 1640 Lake St Lincoln, NE 68502

Butches Repair and Exhaust 1002 Prospect Dr 200 North Platte, NE 69101

Caine & Weiner Attn: Bankruptcy 5805 Sepulveda Blvd Sherman Oaks, CA 91411

Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

Charter Communications 601 East Walker Rd North Platte, NE 69101

CHI Health Immanuel Medical Center 6901 N 72nd St Omaha, NE 68122 Comprehensive Family Dentistry 302 S Bailey North Platte, NE 69101

Cornerstone of Recovery 4726 Airport Hwy Louisville, TN 37777

Credit Collection Services 725 Canton Street Norwood, MA 02062

Credit Management Services, Inc. c/o Tessa Stevens P.O. Box1512 Grand Island, NE 68802

Credit One Bank 6801 South Cimarron Rd Las Vegas, NV 89113

Debt Management Servicing Center Financial Management Service DMSC-Birmingham Office, P.O. Box 830794 Birmingham, AL 35283-0794

Dennis Lee Attorney at Law P.O. Box 45947 Omaha, NE 68144

Department of Education/Nelnet Attn: Claims Po Box 82505 Lincoln, NE 68501

Department of the Treasury Financial Management Services P.O. Box 1686 Birmingham, AL 35201-1686

Dr O'Holleran 516 W Leota St #6533 North Platte, NE 69101 Dr. Deb's Express Medical Care 118 East C Street North Platte, NE 69101

Dr. James J Graff, DDS. PC 902 Ave D Suite 101 Gothenburg, NE 69138-1955

Dr. Luke McConnell 306 W 4th St North Platte, NE 69101

ERC/Enhanced Recovery Corp Attn: Bankruptcy 8014 Bayberry Road Jacksonville, FL 32256

Fingerhut 6250 Ridgewood Road Saint Cloud, MN 56303

Fitzpatrick Ear Nose & Throat 801 W William Ave North Platte, NE 69101

Fortiva Attn: Bankruptcy Po Box 105555 Atlanta, GA 30348

Geico Remittance Center One Geico Plaza Bethesda, MD 20810

General Collection Co c/o James Truell 220 Oxnard Ave Grand Island, NE 68801

General Insurance 2636 Elm Hill Pike Suite 100 Nashville, TN 37214 Geronimo Mesa 2316 West 6th St. North Platte, NE 69101

GLA Collection Company Attn: Bankruptcy Po Box 588 Greensburg, IN 47240

Golden Valley Lending 635 East Hwy 20 E Upper Lake, CA 95485

Good Samaritain Hospital 10 E 31st Street Kearney, NE 68847

Great Plains Health P.O. Box 430 601 West Leota Street North Platte, NE 69103-0430

Great Plains Health c/o Kyle Evens P.O. Box 570 Sauk Rapids, MN 56379

Great Plains Imaging Center 1101 South Oak St North Platte, NE 69101

Great Plains Pediatrics 611 W Francis St Ste 220 North Platte, NE 69101

Hearland Counseling 110 N Bailey Ave North Platte, NE 69103

Hershey State Bank 100 S Lincoln Hershey, NE 69143 Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346

Lincoln Federal Credit Union 1101 N Street Lincoln, NE 68508

LVNV Funding LLC c/o Katie Figgins 1299 Farnam St. #300 Omaha, NE 68102

LVNV Funding/Resurgent Capital Attn: Bankruptcy Po Box 10497 Greenville, SC 29603

Maple Park Dental Associates 805 S Maple St North Platte, NE 69101

Merrick Bank/CardWorks Attn: Bankruptcy Po Box 9201 Old Bethpage, NY 11804

Mid Plains Community College 051 West Statefarm Rd North Platte, NE 69101

Midlands Family Medicine 611 W. Francis Street, Ste. 100 North Platte, NE 69101-0614

Mollie Golden 810 W Reid Ave #2 North Platte, NE 69101

Nebraska Department of Motor Vehicles Financial Responsibility Division P.O. Box 94877 Lincoln, NE 68509-4877 Nebraska Department of Revenue Attn: Bankruptcy Unit P.O. Box 94818 Lincoln, NE 68509-4818

Nebraska Heart Institute 102 McNeel Ln #1 North Platte, NE 69101

Nelnet Attn: Bankruptcy Claims Po Box 82505 Lincoln, NE 68501

North Platte OB/GYN PC 1115 S. Willow Street North Platte, NE 69101-6082

North Platte Orthopaedic & Sports Medicine 215 McNeel Lane North Platte, NE 69101-9101

North Platte Physican Group 601 W Leota St. North Platte, NE 69101

North Platte Surgery Center 621 W Francis North Platte, NE 69101

North Platte Union Pacific 420 Rodeo Road North Platte, NE 69101

North Platte Union Pacific Employee FCu 420 Rodeo Road North Platte, NE 69101

Pathology Services P.O. Box 1826 Scottsbluff, NE 69363-1826 Platte Valley Skn Clinic 825 South Willow North Platte, NE 69101-5279

Portfolio Recovery Attn: Bankruptcy 120 Corporate Blvd Norfold, VA 23502

Priority Transport General Collections 402 West 3rd Street Grand Island, NE 68802

Progressive 6300 Wilson Mills Road Mayfield Village, OH 44143

Progressive Leasing 256 West Data Drive Draper, UT 84020

Publishers Clearing House P.o. Box 6344 Harlan, IA 51593-1844

Radiology Services P.O. Box 362 North Platte, NE 69101

Regional West 4021 Ave B Scottsbluff, NE 69361

Riverview Law Office, PLLC P.O. Box 570 Sauk Rapids, MN 56379-0570

Spot Loan PO Box 720 Belcourt, ND 58316

State Farm Mutual Automobile One State Farm Plz Bloomington, IL 61701 Tracy Louglin c/o Dennis Lee P.O. Box 45947 Omaha, NE 68144

Twin Rivers Urgent Care 220 w Leota Suite #2 North Platte, NE 69101

Unifin Milestone Credit Card PO Box 4519 Skokie, IL 60076

Union Pacific Credit Union 420 W Rodeo Rd. Ave North Platte, NE 69101

Union Pacific Streamliner FCU 1400 Douglas Street Mailstop 0040 Omaha, NE 68179

US Dept of Education/Nelnet PO Box 2837 Portland, OR 97208-2837

Verizon 901 South Dewey North Platte, NE 69101

Wakefield & Associates 10800 E. Bethany Dr. Suite 450 Aurora, CO 80014-2697

West Central District Health Dept 111 N Dewey North Platte, NE 69101-5439

Whitetail Finance Company P.O. Box 518
North Platte, NE 69101